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***"Dedicated to those who have already served"***

***Newsletter: January – February 2010***

***Retired Employees Association of Ventura County, Inc.  
P O Box 7231, Ventura CA 93006 Telephone: 805/644-7814***



**PRESIDENT'S LETTER  
By Art Goulet**

Well, the New Year is here, and we still haven't had enough rain. What we did have was basically uneventful in this county. Hopefully, more is on the way because the drought is not over, and stringent water conservation measures remain in place throughout the county. As far as the State is concerned, the budget drought isn't over either. I think we can expect the Legislature and Governor to come up with some new gimmicks to balance the budget so they can kick the can down the road to the next administration.

For those of you who missed it, we had an excellent presentation at the February 2 member luncheon. The speaker was the director of the HICAP program at the County Area Agency on Aging, Katharine Raley. She had a lot of important information to convey regarding retiree healthcare and Medicare. Unfortunately, we still had 10 no shows at the luncheon. On the fortunate side, at least we didn't have a waiting list.

In my last letter, I mentioned that Betty McCollum had chosen not to run for re-election to the REAVC Board. Well, things have changed! As you may be aware, I actually filled two seats on the Board; I was elected to one and fill the other because I am the retiree member of the Board of Retirement. Because I was concerned about losing Betty from the REAVC Board, I was finally able to convince her that her experience and background were important to the well being of our organization. In order to create a spot on the Board for her to fill, I resigned my elected seat and the REAVC Board, at its last meeting, appointed Betty to fill that new vacancy. She won't be quite as active as she was in the past, but her guidance will be valuable. She will, however, continue to be the overall conference chair for CRCEA, which is a lot of work, so she will still be very busy.

On the subject of CRCEA, the next conference is in Santa Barbara on April 25-28 at the Mar Monte Hotel. Betty is hard at work with the conference committee of the Retired Employees Association of Santa Barbara to insure there is a good program and that all the details are taken care of.

On January 25, the California Supreme Court issued a unanimous decision in *Lexin v. San Diego County Superior Court*, a case of great importance to employee and other elected members and alternates on retirement boards. The case derived from a situation in the City of

San Diego, where the District Attorney had filed criminal charges against six current and former trustees of the City retirement system for felony violation of state conflict of interest laws. The issues were pretty complex and the Court of Appeal had ruled that the salary and public service exceptions to the conflict of interest laws did not apply to the defendants because their approval of a City-proposed funding plan was connected to enhancements of pensions from which they would benefit. The Supreme Court reversed the appellate court decision for five of the six defendants, and held that the salary exception could apply in certain circumstances and that the public services exception did apply in this situation since the pension enhancements were broadly available to all others similarly situated. However, it held that those exceptions did not apply to the sixth defendant, who was a union president. In his case, he would have received a unique pension enhancement; that is, his union salary would have been included in his final compensation together with his City salary. The case was particularly important to me and the employee members of the VCERA Board because, if the appellate decision had been upheld, we would not have been able to participate in discussions or vote on any benefit enhancement that might affect us. An example would be the \$27.50 per month non-vested benefit the retirement board approved some time ago. However, under the Supreme Court ruling, the public services exception would apply, since that benefit accrues to all current and future retirees who are eligible for the \$108.44 vested supplemental benefit. I also wonder, had the Supreme Court ruled otherwise, if the employee members of the VCERA Board would have been able to vote on setting the employee contribution rate in the future, since that rate affects them (along with all other current employees).

SB 414 (Correa), the CRCEA bill that addresses how vacancies on county retirement boards are to be promptly filled, has passed out of the Senate and is now in the Assembly. The vote in the Senate was on party lines; Democrats for, Republicans against. I have to confess I don't see this bill as being either Democrat or Republican. It seeks to insure that retirement boards have a full complement of members and will save money, which should appeal to both parties. Maybe the problem arises from the fact that the author is an outspoken Democrat.

As part of the continuing saga of assaults on retiree health care in the 1937 Act counties, in Mendocino County there are moves afoot to shift a larger percentage of costs for health insurance to retirees. There also appears to be a move to pit pre-Medicare retirees against Medicare-eligible retirees. In that county, since 1974 retirees have received a supplemental benefit from their retirement system, out of a trust fund derived from excess earnings, to pay for health insurance whether it is Medicare or regular insurance under a county health plan. However, since there haven't been any excess earnings in the recent past, the trust fund is essentially depleted, so retirees will have to pick up most of their own insurance costs. Additionally, retirees were not in the active employee risk pool, but were all in a single retiree pool. The county is now looking at splitting the pool. If pre-Medicare retirees are split from Medicare-eligible retirees, pre-Medicare retirees can expect to see a substantial increase in their premiums.

In Sonoma County, they are moving towards a hearing date on the county's motion to dismiss the retirees' suit against the county, which alleges the county breached their contract with the retirees by setting up a staged reduction in the amount granted to retirees by the county for health insurance. I should note that Sonoma County retirees have no guaranteed COLA for their pension, and haven't been granted one for about 6 years.

In Stanislaus County, StanCERA has rejected the claim filed against it by a retiree (on behalf of all retirees). See the last Newsletter describing the basis of the claim. Three members of the Retired Employees of Stanislaus County (RESCO) have subsequently filed a lawsuit in Superior Court. An initial court date is set for April 12. Stanislaus County has requested permission of the court to intervene in the case. In a similar, but somewhat different, case heard in 2005 in Ventura County, the court ruled that VCERA did not violate the California Constitution by using excess, but unallocated, revenues "to reduce or completely offset" Ventura County's contributions to the pension fund between 1998 and 2004. In that case, the county also intervened. The decision here is not binding on the Stanislaus County court.

Although we don't get a lot, it's comforting that past REAVC Boards of Directors fought to create the vested \$108.44 supplemental benefit. Because it's vested, it can't be taken away. The \$27.50 non-vested supplemental benefit is another matter, but the retirement board doesn't seem inclined to do anything to it.

Finally, new withholding tables became effective January 1. State withholding increased and federal withholding was reduced. Accordingly, many of you may have seen a slight change in your retirement checks.

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**CRCEA**  
**California Retired County Employees Association**  
**By Betty McCollum**

At our Christmas Luncheon on December 1<sup>st</sup>, our CRCEA (California Retired County Employees Association) President, Skip Murphy, asked how many members knew about CRCEA. A few members raised their hands. I must say I, as a delegate, was very disturbed to see so few members raise their hands. I will begin our New Year letting everyone know what CRCEA is and what we do and who we are. In future newsletters I will submit additional information explaining CRCEA.

CRCEA is the California Retired County Employees Association. We are a coalition of associations of retired county employees from the twenty California counties with retirement systems formed under the County Employees Retirement Law of 1937. We were formed over 30 years ago with five counties. We have expanded membership, activities and services and are now organized as a non-profit corporation representing over 150,000 Retired County Employees Statewide.

Our purpose is to provide a central coordinating group through which each county's desires and objectives may be advanced. Our mission is to promote the health, happiness, and continued productivity of retirees, including their beneficiaries, and dependents of each county association.

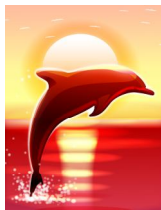
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**Be yourself, everyone else is taken.**



**CONTACT NEWSLETTER CHAIRPERSON**

*Members are encouraged to submit their views, comments, articles, cartoons and photos pertinent to REAVC issues. You must include your name so we can verify your membership, but it will be withheld if you so request. Please email your submissions to [info@reavc.org](mailto:info@reavc.org) ~~~*



**SAVE THESE DATES !**  
**APRIL 26, 27 & 28**



The Retired Employees of Santa Barbara County (RESBC) will be hosting the Spring 2010 California Retired County Employees Association (CRCEA) conference at the Mar Monte Hotel in Santa Barbara. This conference promises to be both informative and fun.

- Registration Forms will be mailed as soon as available. Registration for conference \$20.
- Mar Monte Hotel, 1111 E. Cabrillo Blvd @ 805/963-0744 – block of rooms reserved at special rate of \$168 including tax and breakfast.
- Sunday, April 25 registration begins at 2:00 p.m.
- Monday, April 26, *Medicare and You* presented by Anne Moore, AAA; in the evening Opening Reception followed by guided tour of Santa Barbara (via Trolley or Land Shark for only \$10 for registered attendees)
- Tuesday, April 27, presentations on *The Economy-What's Next, Stress Management for Better Health, Public Pension Funds, and Legislative Update*. The Hospitality Reception will be followed by the Banquet Dinner and Dance (\$45 includes 3-course meal with wine, entertainment and dancing to a live band).
- Wednesday, April 28, conference Business Session

Call RESBC @ 805/563-5933  
 for further information



**See's Candies Gift Certificates**  
 By Maria Older Kapp

In the last Newsletter you may have noticed that we anticipated See's Candies would raise their prices in January. Well, it happened. Their new in-store price for the one-pound gift certificate went from \$15.60 to \$16.10, and the Association's cost was raised from \$12.40 to \$13.10. These price increases were discussed at the January REAVC Board Meeting, and your Board had no choice but to raise the membership's price effective March 1, 2010.

So, all you bargain hunters out there listen up. There is still a couple of weeks left to order gift certificates for \$12 each. That is if you act quickly. All orders with a February postmark may be placed at the 2009 pricing of \$12. Wait until March 1, and the price for the one-pound See's Candies gift certificate will be \$13.

Confused? Give me a call and we'll figure it out together. Want to make sure your order will get here in time to get the 2009 pricing? Give me a call before March 1 and we will lock in your price.

To place an order, you can either call me at 805/643-8718, or mail your order to REAVC, PO Box 7231, Ventura, CA 93006. Be sure to enclose a check made out to "REAVC" for the total amount of your purchase, along with a self-addressed, stamped envelope.

Please be aware that each certificate (including the gift certificate holder) weighs just under an ounce. Orders of five or more require a larger envelope and the larger envelope postage rate. If you do not want the gift certificate holder, please let me know when you place your order. It would also be helpful for you to include your phone number, just in case I need to call you.



## DICTIONARY FOR RETIREES

It is getting harder and harder to keep track of all the organizations and benefits using "E" and "R" and "A" in their abbreviated names, but track we must to understand some of our programs and benefits. Here is a little dictionary of the acronyms you will see most often in this newsletter.

**REAVC** (Retired Employees Association of Ventura County). **This is us.** We changed our name in the spring of 2007.

**VCERA** (Ventura County Employees Retirement Association). Our retirement system and the office that sends out your checks, among other functions it carries out.

**CRCEA** (California Retired County Employees Association). An association of associations. This is the umbrella group to which REAVC and its colleague retired employee associations, from the 19 other California counties, under the County Employees Retirement Law of 1937, belong for mutual information and assistance.

**STAR COLA** (Supplemental Targeted Annuity Retirement Cost of Living Adjustment). This is the benefit that is presently at risk for Tier 1 pre-1980 retirees who have lost at least 20% of their purchasing power to inflation.

**1937 Act** Often shortened to '37 Act – County Employees Retirement Law of 1937, the law under which Ventura County's retirement system was created.

**CalPERS** California Public Employee Retirement System

**NCPERS** National Conference on Public Employee Retirement Systems

**SACRS** State Association of County Retirement Systems, the association that VCERA belongs to, along with the other 19 county retirement systems established under the 1937 Act

**SEIU** Service Employees International Union

*If you don't have a sense of humor,  
you probably don't have any sense.*

## RETIREMENT BOARD NEWS By Art Goulet

In its continuing quest for diversification and opportunities to increase income for the pension trust, on December 21 the Board decided to fund private equity mandates in the amount of \$100 million. This amount will be split between the firms Adams Street and Pantheon, with \$75 million allocated to the former and \$25 million to the latter. The full amount of the funding will be moved into the new asset class over the next 3 to 4 years.

At its meeting of January 25, the Board considered and unanimously adopted the actuarial valuation for the period ending June 30, 2009. The valuation showed that the funding status of the pension trust had decreased from 91% to 84% due to losses sustained as a result of the economic downturn. The unfunded accrued actuarial liability as of the valuation date stands at \$574 million, up from \$290 million in the previous valuation. As a result of adopting the valuation, the average employer contribution rate increased from 16.03% to 19.19% of payroll, and the average employee contribution rate increased from 8.04% to 8.24% of payroll.

As part of the discussion about the valuation, the Board heard testimony from a number of union representatives regarding funding policy options. SEIU had commissioned an actuary to develop options for the Board to consider, all of which were aimed at reducing the employer contribution. The letter outlining the options had been provided to the Board prior to the meeting, and the actuary made a short presentation about it. An Assistant County Executive also testified and did not support any of the options suggested. VCERA's actuary responded to the letter and pointed out the many short-comings of the various options. The primary bottom line was that, while the options presented might reduce the employer contribution in the short term, they would increase the employer cost in the long term. Because of the complexity of the issues, and the limited number of employees at the meeting, the Board voted 8 -1 (Foy opposed) for VCERA's actuary to prepare a written response to the options, basically summarizing his verbal response. This was so there would be a written record that could be made available to the VCERA membership, showing why the various options suggested by the SEIU actuary had not been accepted by the Board.

On a more positive note, the pension trust's assets stood at \$2.7 billion as of December 31, 2009, up 43% from the low point of \$1.9 billion in early 2009, but still short of the high point of \$3.1 billion before the meltdown that began in 2008. As I've said before, remember that the market will continue to have its ups and downs.

Retiree paydays for the remainder of 2010 are:

February 26	July 30
March 31	August 31
April 30	September 30
May 28	October 29
June 30	November 30
	December 30

**"There are times when we are powerless to prevent injustice, but there must never be a time we fail to protest."**

Elie Wiesel, Holocaust survivor and Nobel Laureate



## ***Scholarships*** ***By Betty McCollum***

**W**e awarded two Scholarships at our December 1<sup>st</sup> Luncheon to two very deserving young adults. They are Jacob Hagemer, grandson of Larry Weimer, who worked in our Ventura County Sheriff's Department, and Kimberly Aviles (pictured), granddaughter of Gene Aviles who worked in GSA Purchasing.

**J**acob is attending Oregon State University majoring in Engineering and has carried a 3.98 GPA. He has received many awards and honors, served 4 years on the football team and ran on the Medford Tract Team. Jacob participated for 4 years in the Buddy Program at Church Youth Group and was a camp counselor during the summer.

**K**imberly will be attending the University of San Francisco majoring in Nursing. She has volunteered at Sutter Hospital and Sunrise Assisted Living. received the Service Recognition Award, highest honors on Principals list, received the Sister Bernard Gleason Honor Roll Award, on the SRJC Deans Honors and also received the Certification of Honor in Physics.

**A**s you can see, these two recipients will go far in their endeavors to reach their goals.



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## **Insurance Benefits Committee Report** **By Ron Janes and Bob Riggs**

The Labor Management Committee met on January 21, 2010 to review the claims experience of the Health Net and VCHCP plans for current Ventura County employees and pre Medicare eligible retirees through the third quarter of 2009. Both the Health Net HMO & PPO plans paid out more in costs for medical care and prescriptions during the first three quarters of 2009 than they collected in premiums. While this might seem like good news for those with insurance through the County this year, it most likely spells bad news for premiums in the future since our "claims experience" is not profitable for the health insurance companies.

Reports showed that health Net HMO plans paid out 109.6% of their premiums in costs in the first 3 quarters of 2009, and 95.2% for all of 2008. The Health Net PPO plans were unprofitable in 2008 when they paid out 127% of their premiums in costs, and again in the first three quarters of 2009 when they paid out 165% in costs. While HMO participants were protected with a "rate cap" for 2010, there was none for the PPO and a substantial rate increase is being paid by those still in the PPO in 2010.

Large claims by a small percentage of the insured population were an issue for both Health Net plans. 1.337% of the HMO claimants were responsible for 18.50% of the total claims costs, and 2.473% of the PPO claimants were responsible for 45.67% of that plan's total costs.

The Ventura County Health Care Plan had a better "claims experience" from the insurer's viewpoint, paying out only 91% in costs for every premium dollar in the first three quarters of 2009. This plan utilizes County facilities, and has lower premiums. However, it does not offer the same coverage choices as the Health Net plans. Some say that those who have conditions which could lead to expensive treatment are more likely to choose one of the

private plans, leaving the VCHCP with a population less likely to need treatment – others disagree with that analysis.

What does appear to be true in all of the plans is that chronic diseases account for 75% of the healthcare costs and 75% of chronic diseases are due to inactivity, tobacco use, or poor nutrition. The County’s Wellness program continues to assist employees and their families with nutrition, exercise, and lifestyle habits which can result in reducing their health risk. Retirees can go to many similar free or low cost programs run through their local hospitals or senior centers. These programs not only offer hope for reducing future medical costs, they can provide opportunities for a healthier and more enjoyable lifestyle. Medical research shows that regular exercise, such as a brisk daily walk, may help fight off colds and the flu while reducing the risk of some cancers and slow the aging process.

The importance of the statistics mentioned above will become clearer during this year as new medical plans are considered for Plan year 2011. All of the County Medical and Dental Plans will expire at the end of this year, and must be replaced with new contracts which may be with the same or new providers. Kaiser, Blue Cross, and Health Net have apparently all expressed interest in bidding.

The selection process begins with the County Staff working with consultants to prepare an RFP (Request for Proposals). It is a document seeking to match the County’s preferred Medical Plan Coverage design with the plans offered by private carriers. The Labor Management Committee will have an opportunity to review these documents in February, and then they will be sent out to interested insurance companies. In April the insurance companies will return with their proposals, which should be reviewed by County staff and Labor Management in May. At that time we will learn more about the options available for next year’s health insurance plans, as well as their costs, quality, and coverage. The final details should be worked out over the summer, and then the Board of Supervisors will make the final decision in August or September.

As your representatives at Labor Management, we will report the details of this process to you as they occur. If you have comments, concerns, or suggestions – please don’t hesitate to contact either of us (Ron or Bob). Our email and phone numbers are in the newsletter, and we always enjoy talking to you at the luncheons.



**“Have any of you read this?”**

**“When one tugs  
at a single thing  
in nature, he  
finds it attached  
to the rest of  
the world.”**

**John Muir**



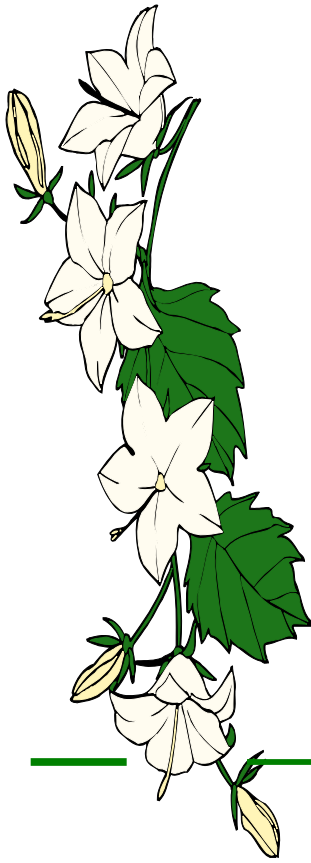
# 2010 REAVC MEMBER/WEBSITE/NEWSLETTER CALENDAR



<p><i>January</i></p> <p>4 - Board of Retirement Disability Mtg 5 - REAVC Board Mtg 18-Board of Retirement Bus Mtg 27-Reservations cut-off date for next luncheon</p>	<p style="color: red;"><i>February</i></p> <p>1 - Board of Retirement Disability Mtg 2 - General Membership Luncheon 15-Board of Retirement Business Mtg</p>	<p style="color: green;"><i>March</i></p> <p>1 - Board of Retirement Disability Mtg 2 - REAVC Board Mtg 15-Board of Retirement Bus Mtg</p>
<p><i>April</i></p> <p>5 - Board of Retirement Disability Mtg 19-Board of Retirement Bus Mtg 25-28 CRCEA Conf-Santa Barbara Mar Monte Hotel 28-Reservations cut-off date for next luncheon REAVC Board - No Meeting</p>	<p><i>May</i></p> <p>3 - Board of Retirement Disability Mtg 4 - General Membership Luncheon (announcement regarding number of Brd member positions to be filled) 17-Board of Retirement Bus Mtg</p>	<p><i>June</i></p> <p>1 - REAVC Board Mtg 7 - Board of Retirement Disability Mtg 21-Board of Retirement Bus Mtg</p>
<p><i>July</i></p> <p>2 - Scholarship apps due for Sept Luncheon 12-Board of Retirement Disability Mtg 19-Board of Retirement Bus Mtg  REAVC Board - No Meeting</p>	<p><i>August</i></p> <p>3 - REAVC Board Mtg  Board of Retirement - No Meeting</p>	<p><i>September</i></p> <p>1 - Reservations cut-off date for next luncheon 7 - General Membership Luncheon (Scholarships awarded) (Nominations from the floor/ Board of Directors positions) 13-Board of Retirement Disability Mtg 20-Board of Retirement Bus Mtg  REAVC Board - No Meeting</p>
<p><i>October</i></p> <p>4 - Board of Retirement Disability Mtg 5 - REAVC Board Mtg (if elections to be held ballots must be printed) 15-Scholarship apps due for Dec Luncheon 18-Board of Retirement Business Mtg 25-27 CRCEA Conference - Marin Co. Embassy Suites</p>	<p><i>November</i></p> <p>1 - Board of Retirement Disability Mtg 15-Board of Retirement Business Mtg  REAVC Board - No Meeting</p>	<p><i>December</i></p> <p>1 - Reservations cut-off date for next luncheon 6 - Board of Retirement Disability Mtg 7 - General Membership Luncheon (Scholarships awarded) (Announce election results or appointees to the Board) 14-REAVC Board Mtg 20-Board of Retirement Bus Mtg</p>

February 8, 2010

Board of Retirement Disability Mtg - 1<sup>st</sup> Monday of month  
 Board of Retirement Business Mtg - 3<sup>rd</sup> Monday of month  
 REAVC Brd Mtg - 2<sup>nd</sup> Tuesday of month  
 (Jan/Mar/Jun/Aug/Oct/Dec)  
 General Luncheons - 1<sup>st</sup> Tuesday (Feb/May/Sep/Dec)



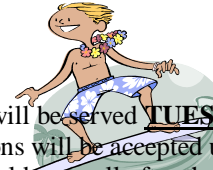
### **In Memoriam**

*We acknowledge the passing of the following. Our deepest sympathy is extended to their families and friends.*

*Christine T. Baran  
Shirley J. Briggs  
Sara J. Brightwell  
Marilynn A. Connelly  
Marjorie L. DeYoung  
Winfred Gerling  
Dean B. Kenfield*

*Inez M. Miller  
Larry Morris  
Jacqueline Nash  
James Rex Record  
Robert L. Sanford  
Lanie J. Springer  
Glen A. Vaughn*

### **Programs and Luncheons By Ray Holzer**



Wow! Luncheon time is just around the corner, didn't we just have one? **Lunch** will be served **TUESDAY, MAY 4, 2010**, Noon, at the Poinsettia Pavilion, 3451 Foothill Road, Ventura. Reservations will be accepted until we have reached room capacity, or noon Wednesday, April 28, whichever comes first. Should you call after the limit, or the deadline date is reached, you will be placed on a waiting list. If you make reservations and cannot attend, call as soon as possible so your reservation can be given to someone else. When you contact us you will be given a reservation number for each member of your party. **IF YOU DO NOT HAVE A RESERVATION NUMBER YOU DO NOT HAVE A RESERVATION AND WILL NOT BE ADMITTED TO THE LUNCHEON.**

As you know, Betty McCollum is no longer taking luncheon reservations. Fortunately, Linda and I have two great volunteers helping us with reservations. (Yes, it took two people to replace Betty!). Do not hesitate to contact either of them for your reservation. They are: Judy Sewell, 654-8304, [sewellj119@sbcglobal.net](mailto:sewellj119@sbcglobal.net) and Mike Aalbers, 815-0151, [retirdmike@roadrunner.com](mailto:retirdmike@roadrunner.com). As always, Linda and I are glad to hear from you at 644-3702, [rayholzer2@aol.com](mailto:rayholzer2@aol.com)

If your email is not acknowledged or a phone message not returned, something has happened and you need to try again.

Finally, carpool if you can and leave the parking spaces by the rear entrance (second level) for those with handicap placards or those who have difficulty negotiating the stairs. When you arrive, don't forget to check in, pick up your name tag and raffle ticket.

## 2010 REAVC BOARD OFFICERS

President – <b>Art Goulet</b>	805/482-9418	<a href="mailto:artgou@aol.com">artgou@aol.com</a>
1 <sup>st</sup> VP – <b>Bob Riggs</b>	805/647-6047	<a href="mailto:phoenixfa@sbcglobal.net">phoenixfa@sbcglobal.net</a>
2 <sup>nd</sup> VP – <b>Jim Crow</b>	805/642-8326	<a href="mailto:crowmegan@sbcglobal.net">crowmegan@sbcglobal.net</a>
Secretary – <b>Will Hoag</b>	805/644-3491	<a href="mailto:piffle@pacbell.net">piffle@pacbell.net</a>
Past Pres – <b>Wayne Larroque</b>	805/659-5700	<a href="mailto:xlcajun@gmail.com">xlcajun@gmail.com</a>
Treasurer – <b>Ray Holzer</b>	805/644-3702	<a href="mailto:rayholzer2@aol.com">rayholzer2@aol.com</a>

## 2010 REAVC BOARD MEMBERS

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<b>Maria Older Kapp</b>	805/643-8718	<a href="mailto:mariaolder@sbcglobal.net">mariaolder@sbcglobal.net</a>
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<b>Judy Nash-Wade</b>	805/647-8784	<a href="mailto:judynashwade@yahoo.com">judynashwade@yahoo.com</a>
<b>Sandy Sanders</b>	805/643-5928	<a href="mailto:sandy108@pacbell.net">sandy108@pacbell.net</a>
<b>Donald Wright</b>	805/642-6621	<a href="mailto:cptwright@roadrunner.com">cptwright@roadrunner.com</a>
<b>Lauraine Effress</b>	805/985-6472	<a href="mailto:spareribbon@yahoo.com">spareribbon@yahoo.com</a>
<b>Maryellen Benedetto</b> Associate Member Representative	805/644-1831	<a href="mailto:marbobben@aol.com">marbobben@aol.com</a>
<b>Linda Wyatt Jorgenson</b> Executive Assistant	805/642-4676	<a href="mailto:linda_jorgenson@yahoo.com">linda_jorgenson@yahoo.com</a>

When sending an email to the Board and/or Association Officers, please be sure to put REAVC in the subject line.

Thank you.



The Treasury Man



#1 Vice Prez



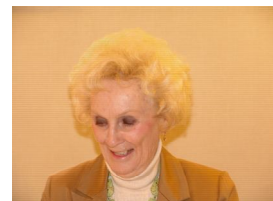
New Luncheon Chair



The Chocolate Lady



Board Member Sandy



...and, Betty too !

**Congratulations !**

Agnes Alanzo  
 Janeen Alleman  
 Farideh Bazeghi  
 Pamela J. Borrelli  
 Mari D. Carpenter  
 Iris B. Checansky  
 George Compton  
 Richard C. Cook  
 Arlene M. Gibbs  
 Sandra J. Hatmaker  
 Daniel L. Hendrick  
 Marcia A. Hoyt  
 Charles W. Humphreys  
 Donald O. Hurley  
 Michael D. Jenkins  
 Gloria J. Macias

HCA  
 HCA  
 CSS  
 Probation  
 HCA  
 HSA  
 Public Def  
 RSD  
 Courts  
 Probation  
 CEO  
 PW  
 CC  
 Fire  
 HSA

Claude D. Martin  
 Josefina O. Ocampo  
 Sarah A. Pallander-Begherdai  
 Alan A. Rawlins  
 Sandra G. Reynosa  
 Kathryn A. Robinson  
 Sharon Rosenthal  
 Edward A. Saldana  
 Amanda V. Santos  
 Maria V. Stahl  
 Phyllis Taylor  
 Virginia Thomas  
 Margaret N. Tonius  
 Jerry E. Weaver  
 Diane E. White

Sheriff  
 CEO  
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 Courts  
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 Sheriff

**New Retirees !**

The **surviving spouse** of a member is eligible for Association Membership. To enroll, send completed application to:

REAVC  
 P O Box 7231  
 Ventura CA 93006

**Retired Employees Association of Ventura County**  
**APPLICATION FOR MEMBERSHIP IN REAVC**  
**And Authorization for Deduction of Dues**

**I hereby authorize the Ventura County Employees' Retirement Association (VCERA) to deduct from my retirement check, on behalf of REAVC, dues in the amount of \$1.50 unless and until such authorization is cancelled in writing by me.**

**Name (print):** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Telephone No:( )** \_\_\_\_\_ **Co. Dept.:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Spouse's Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Dues and contributions to REAVC are not tax deductible as charitable donations.

REAVC telephone: 805/644-7814

If you have given us your email address and you are not receiving the newsletter, please email your current email address to us at [info@reavc.org](mailto:info@reavc.org). We use YahooGroups to manage our newsletter emailing process. You must respond to an invitation from REAVC YahooGroups before your newsletter can be sent to you via email. **All information will be kept strictly confidential.**

**Important Note:** Mail intended for us (REAVC) is sometimes sent to the County Retirement Office (VCERA). This results in a delay since it has to be forwarded to our P. O. Box. All business matters concerning your retirement checks, deductions, and retirement benefits should be directed to the *County Retirement Office* at 1190 South Victoria, Suite 200, Ventura, CA, 93003; or call them at 805/339-4250.



## HICAP- A RESOURCE FOR RETIREES By Lauraine Effress

**K**atharine Raley (pictured left), Program Manager of the Health Insurance Counseling and Advocacy Program (HICAP)\* presented our February 2nd luncheon attendees with valuable health insurance information and tips. We wanted to share it with everyone.

HICAP, located at 646 County Square Drive in Ventura, is a free service of the County Area Agency on Aging. Anyone needing assistance understanding the Medicare alphabet (Parts A-D) or trying to sort out which Medicare supplemental program or Part D drug benefit to choose can call for an appointment and see one of the HICAP counselors. Bring your list of current medications and HICAP will help you choose the program that is the best and most economical for you. HICAPs or HICAP-like organizations exist in many localities, so those of you who live outside the county please do not stop reading.

There is a Medicare website ([www.Medicare.gov](http://www.Medicare.gov)) that has a Plan Finder application so you can, if you have a good handle on all the variables, do this for yourself. Katharine stressed, however, that it must be done annually--especially Part D as formularies and rules change every year. Although a plan may, indeed, list your medication in its formulary, you also need to be mindful of whether prior authorization is required; if there are quantity limits on how much you can get at one time; and if it is required that a physician document that you have tried all cheaper alternatives before they allow your medication (step therapy). And do not forget what is called the doughnut hole.

Addressing the questions about how Medicare has already been or will be affected by any healthcare reform bills being considered in Washington, Katharine talked about the loss of the Pearl plan for county retirees due to a law passed in 2008 that disallows Advantage plans that do not have a provider network. The Pearl Plan operated without a provider network. Katharine also indicated that it is the HMO Medicare Advantage Plans that offer benefits, such as health club memberships, which have been dubbed Cadillac plans, but may actually provide more in profits to the corporation than they do in benefits to the enrollee, that have been targeted by healthcare reform.

If you are not familiar with HICAP please take note of this free resource either for yourself or someone you know who is in a quandary about choosing a Medicare supplement or drug plan.

In September of 2006, Katharine was awarded the Social Security Administration Regional Commissioner's Citation. This is a very high honor, and only a handful of non Social Security employee's have received this award. Mary Ann Foushee, Public Information Officer for SSA, said Katharine was awarded this citation for providing community education on the new Medicare Prescription Part D Plans and Low Income Subsidy Program, to Ventura County Medicare beneficiaries, county agencies, faith based organizations, disability agencies, non profits and other organizations.



*Some Smiling Retirees  
Some Hungry Retirees !!!*



P O Box 7231  
Ventura CA 93006

Address Service Requested