REAVC NEWS

Retired Employees Association of Ventura County - "Dedicated to Those who Have Already Served" September/October 2021

President's Message

By Nancy Settle, REAVC President



Greetings, REAVC Members.

Two months have passed since our last newsletter and COVID-19 and its variants are still with us. I was hoping the vaccine would act as a "magic pill" and totally vanquish this pandemic, but it looks like it is

becoming something we have to live with, similar to the flu.

The REAVC Holiday Luncheon

Once again, the REAVC Board has discussed holding the December luncheon. This newsletter has been delayed in order to gain a consensus at our October 5 Board meeting to discuss having the luncheon and the safety protocols involved. We have made a decision to go ahead with the luncheon with several limitations. Some of these include no more than 140 people in attendance, in keeping with public health requirements at Sterling Hills, and that masks must be worn indoors. Additionally, after much discussion, the majority of Board members felt an additional level of caution is warranted. Proof of vaccination or a 72-hour negative COVID-19 test will be required. Anne Dana provides more detailed information in her article in this newsletter as does the luncheon flyer. As promised, the luncheon is free to REAVC members and guests. REAVC members will have priority on the reservation list. As spaces are available, spouses and caregivers are also welcome.

RESDC Article

The Retired Employees of San Diego County (RESDC) carried an interesting article regarding vaccine mandates. Polls done in April/May, and June/July 2021 showed that COVID vaccine *(Continued on Page 2)* "We have made a decision to go ahead with the [Holiday] Luncheon with several limitations."

> Nancy Settle, President REAVC

In This Issue

- President's Message
- See's CANDIES Update
- Luncheon Update
- REAVC Holiday Luncheon Flyer
- PapaB1's Ramblings
- 2021 REAVC Officers, Board Members, and Staff
- Health Care Insurance
 Options for Medicare-Eligible
 County of Ventura Retirees
- In Memoriam
- A Note to Survivors
- Board of Retirement Report
- 2021 REAVC Calendar
- Thank You Notes From Our 2021 REAVC Scholarship Recipients
- Congratulations New County Retirees
- VCAAA Medicare Open Enrollment One-Stops

(Continued from Page 1 - "President's Message") mandates are popular overall, despite being controversial with a minority of Americans. Almost two-thirds of Americans polled said that they support our government requiring everyone to get vaccinated.

HICAP

It's time to sign up for Medicare Health Insurance and Medicare drug plans. The County of Ventura Health Insurance Counseling and Advocacy Program (HICAP) provides free counseling on all Medicare Insurance options. Every year Medicare has its Annual Election Period beginning October 15 through December 7. This is the time all Medicare beneficiaries need to re-evaluate their health plan and prescription drug plan. HICAP contact information is provided in this newsletter.

Supplemental Insurance Through PGA You may also be receiving a Pacific Group Insurance, Inc. (PGA) package. PGA offers supplemental insurance such as vision, dental, and pet insurance. They do not offer Medicare Insurance.

Update on Our Pension Funds

You'll be interested in Art Goulet's report on our pension funds and VCERA's stellar investment performance! Also, check the update on the County Flexible Benefit Allowance.

Thank you from our 2021 Scholarship Recipients

Be sure to read the thank you notes that this year's scholarship recipients have sent us.

In Appreciation

We appreciate your membership and your support to protect our pension funds, offer scholarship funds, and hopefully someday soon, have a full venue luncheon. Remember: "Don't Let What You Can't Do Interfere with What You Can Do."

MAY YOU HAVE A HEALTHY AND ENJOYABLE FALL SEASON!

See's CANDIES Update

By Butch Britt

In case you didn't hear me the first 22 times, See's CANDIES no longer offers gift certificates.



If you still have certificates, they're still good, but don't wait until they turn yellow with age to redeem them.

REAVC is now selling \$25 See's CANDIES gift cards at a cost to members of \$21 each. The gift cards do not expire and are relatively easy to mail or use as holiday gifts.

You can place an order for gift cards:

1. Via the postal service at REAVC, P.O. Box 7231, Ventura CA 93006

Remember, if you order by mail, include a self-addressed, stamped envelope. Include extra postage for mailing large orders (three or more gift cards). If you order over the phone, you need to add the current cost of postage to your check for payment;

- 2. By ordering over the phone at 805-644-7814; or
- Visit our See's CANDIES table at the luncheons - usually set up in some convenient location, like behind the potted plants. Look for the fat, bald guy with the pink face mask. And no, I am not Santa Claus.



Luncheon Update



By Anne Dana

Come Celebrate the Holidays With Us!

The holidays will soon be here and it is time to celebrate - for many reasons.

Our last REAVC luncheon was held in March 2020 at the Sterling Hills Country Club (Country Club) in Camarillo. Because of COVID-19 restrictions, we have had to cancel every luncheon scheduled since then, which has been very disappointing for the REAVC Board and its members. We all looked forward to these luncheons! They brought retirees together for an afternoon of friendship, served as general meetings, and provided information, entertainment, and fun for members and guests. We have missed the comradery and, of course, the delicious food as well! It has been over a year and a half (way too long) since we have been able to get together and enjoy one of these luncheons.

So, we were very excited to learn that the latest Center for Disease Control (CDC) and State of California (State) guidelines related to COVID-19, allow the Country Club to operate at 50% capacity, which will provide enough room for us to have our Holiday Luncheon in December.

We understand that some may be hesitant to venture out again. We want you to know that all CDC and State guidelines related to COVID-19 will be followed at the luncheon.



Important Information for Attendees!

After much deliberation by the REAVC Board, we are requiring that all attendees of the REAVC Holiday Luncheon be either fully vaccinated or have a negative COVID-19 test within 72 hours prior to the luncheon.

To be able to enter the venue, members and guests must provide one of the following:

- Proof that they are fully vaccinated against COVID-19; OR
- A negative COVID-19 test within 72 hours prior to the luncheon.

In order to be fair to everyone, we will have to turn away anyone who does not provide one of these documents at the door before entering the luncheon.

In addition, everyone will be required to wear a mask while inside, except while eating or drinking.

The Holiday Luncheon - December 7, 2021 The REAVC Holiday luncheon will be held on Tuesday, December 7, 2021, at the Sterling Hills Country Club, 901 Sterling Hills Drive, Camarillo. *(Continued on Page 4)* (Continued from Page 3 - "Luncheon Update") We plan to make this luncheon a fun, festive event with music, a special holiday drawing, and unique gift baskets. The doors will open at 11:00 a.m. The check-in tables will be just inside the front door.

Make Your Reservations Early We encourage everyone to send in their reservation form early as space is limited. The reservation form is included in the flyer following this article

The cutoff time/date for reservations is noon, Wednesday, November 24. Be sure to mail your reservation form early so that we receive it by then. Reservations may be cutoff beforehand if capacity is filled prior to November 24.

REAVC Members and Guests

We are hoping to accommodate all REAVC members who would like to attend the luncheon. Therefore, because space is limited, guests (including spouses and caregivers), will only be considered if there is space available after all reservations for REAVC members are processed.

If you have any questions regarding the registration process for members or guests, as previously mentioned please contact:

Judy Sewell, 805/654-8304 • sewllj119@sbcglobal.net *or* Cindi Matheiu, 805/525-2885 • cccindi66@gmail.com

Cost

To show our appreciation for our members and to provide some holiday cheer, the REAVC Board voted to provide the 2021 Holiday Luncheon **at NO COST to REAVC members and their guests** (including spouses and caregivers) **with approved reservations.**

See's CANDIES Table

There will be a separate table set up inside for sales of See's CANDIES gift cards, which will be sold at a reduced rate as part of the holiday celebration.



- Include their name (one guest <u>only</u> per member) when you submit your reservation. We will keep a list of the guest requests as they come in.
- If there are spaces available after the cutoff date of November 24, we will fill those spaces from the guest list on a first-come, first-served basis.

We will add as many guests as there are spaces available, and we will notify you via email if there is room for your guest. Therefore, **you must include your email address on the reservation form** if you request a guest spot.

A copy of the email confirming a spot for your guest will be the ticket for the guest to attend.

Normally, the \$25 gift cards are sold for \$21. At the Holiday Luncheon, you may purchase the gift cards

for \$20 each or purchase a maximum of two for

Food Share barrels will be placed outside the

Happy Holidays!

entrance to receive your donations.



Food Share Barrels

\$30.

IMPORTANT INFORMATION FOR ATTENDEES!!

Holiday Season is in the Air (and so are the Viruses)

REAVC will abide by all public health requirements related to COVID-19 as promulgated by Federal, State, and health guidelines in effect at the time of the Holiday Luncheon. The majority of the REAVC Board also felt that an additional level of caution was

warranted. To be able to enter the venue, members and guests must provide one of the following documents at the door: proof that they are fully vaccinated against COVID-19, <u>OR</u> a negative COVID-19 test within 72 hours prior to the luncheon.



Join us for a fun, festive event with music and a special holiday drawing at the

REAVE HOLIDAY LUNCHEON

Tuesday, December 7, 2021, at 12:00 noon Sterling Hills Country Club 901 Sterling Hills Camarillo CA 93010

Sterling Hills Country Club, 901 Sterling Hills, Camarillo CA 93010 (Doors open at 11:00 a.m.)

Cost: Free!

Reservations must be made in advance by completing the form below and mailing this flyer along with the completed registration form to:

REAVC P.O. Box 7231 Ventura, CA 93006-7231

The deadline for reservations is November 24, 2021. Once the seating limit is reached, or the deadline is met, **reservation requests** will be placed on a wait list.

For questions regarding reservations or cancellations, please contact Judy Sewell at 1-805-654-8304 • sewellj119@sbcglobal.net, or Cindi Mathieu at 1-805-525-2885 • cccindi66@gmail.com

Email:



Registration Application Form for 12/7/2021, REAVC Holiday Luncheon Please Complete and Return.

REAVC Member(s):_

Guest (Limited to One per REAVC Member)

Note: <u>A guest reservation is not guaranteed</u>. We will notify you by email if there is room. A copy of that email will be required at the door.

Phone No.:___

(Required for Confirmation)

PapaB1's Ramblings

By Butch Britt

"It's "Déjà Vu all Over Again." (Yogi Berra)

Okay, I know it. We're wearing masks again just when I threw most of mine out. Maybe, if I run down the street, I can catch the garbage truck and talk them out of an old mask or two. I know I had another case (or two) of disposable masks in my garage, but I had to get rid of them to make room for two cases of toilet paper and a ration of dark chocolate.



And we are running short of BACON! Who would thunk it! Now I loved watching Charlotte's Web with the kids when they were younger. And that cartoon pig, Wilbur, was pretty cute and adorable. But darn, I'm not prepared to give up bacon and eggs just to become environmentally sensitive. Now I never

worked on a farm, but what I know about pigs is that "Pigs is Pigs." This stuff may be going too far!

Now, I supposedly have to go down and get a booster COVID shot to supplement the two shots that I bravely endured four months ago, that were supposed to cure all this COVIDity stuff two months ago. So, we're into variant "D." Does it seem overly pessimistic to start worrying about variant "DD" or even "DDD"? Heck, I'm probably get talked into getting a flu shot while I'm in there getting my booster shot. Double dose of immortality sauce? Spoiler alert: We all die sometime some with immunities, some without. Well, all of this reminds me of that old children's story about the sky is falling. Those of you all too young to remember that story, this crazed chicken (Chicken Little) ran around yelling, "The sky is falling!" So many times, and it never seemed to fall that the villagers put him on a spit, roasted him, and ate him for lunch. Maybe because they couldn't get any bacon.

That's enough carping and complaining. Those of you that know me well, and there seems to be fewer of you every month, know how much I love being a curmudgeon. Negative Nelly – that's me. And proud of it. But just don't try to tell me that we are going back to being a purple County again or at least pick a color that us color-disadvantaged people can see, like chartreuse. I'll get my shots, wear my masks, wash my hands excessively, and try to chalk up another good year. I do love seeing my family, my grandkids and even my friends.

Hope to see you at the REAVC Holiday Luncheon in December. If Christmas isn't cancelled again this year.

Ah, déjà vu! or something like that!

CONTACT US

for more information about who we are and to learn how to join.

Retired Employees Association of Ventura County (REAVC) P.O. Box 7231 Ventura CA 93006-7231

Phone - (805) 644-7814 Email - info@reavc.org Website - https://reavc.org

2021 REAVC OFFICERS, BOARD MEMBERS, and STAFF			
Officers	Board Members	Staff	
President - Nancy Settle	Butch Britt	Executive Asst Sharon Hurault	
1st Vice President - Roberta Griego	Colleen Bruns		
2nd Vice President - Ken Cozzens	Anne Dana		
Secretary - Will Hoag	Colleen House		
Treasurer - Paul Callaway	Tom McEachern		
Immediate Past President - Art Goulet	Reddy Pakala		
	Jacquie Richardson		
	Cindy Schneider		
	Kelly Shirk		
	Assoc. Member Rep Maryellen Benedetto	Revised 2021-01	

Benefit Options for County of Ventura Medicare-Eligible Retirees and/or Their Medicare-Eligible Dependents By Kelly Shirk



By Kelly Shirk

The annual open enrollment period for the Medicare Advantage or Prescription Drug Plans is October 15, 2021, through December 7, 2021, for coverage starting January 1, 2022.

There's a lot to consider when deciding whether to keep your current plan or find a new one. Is your plan changing? Are your doctors and prescription drugs still covered? Have your health needs changed?

For eligible County retirees and/or their dependents, personalized guidance to navigate Medicare and choose health care coverage aligned to their needs is provided through AON Retiree Health Exchange.

Visit the AON Retiree Health Exchange website at <u>retiree.aon.com/cov</u>. to access their online plan recommendation tool where you can compare your coverage with plans for the coming year, select a new plan, and enroll. You can also find answers to some of the most frequently asked questions. Assistance is also available by phone at **877-216-3706**.

If you are already enrolled with Aon Retiree Health Exchange, you received your renewal letter outlining the key dates and how to log on in mid-August.

As always, retirees may contact Aon Retiree Health Exchange at **877-216-3706** or by going online at **retiree.aon.com/cov**.

In Memoriam

We Extend our Deepest Sympathy to the Families and Friends of the Following REAVC Members who Have Passed Away

W.R. Boynton Sheri Carrillo Mary Gandy Barbara Hess Muriel R. King Dianne McDaniel Frederick Mondragon

A Note to Survivors by Maryellen Benedetto

Years back, I was asked to join the REAVC Board of Directors to represent survivors of County of Ventura retirees. My husband worked many years for the County before his death, and I am the surviving spouse.

Webster's Dictionary describes a survivor as "One who outlives another or one who escapes with this life." Those of us who live in Ventura County, and throughout the world during these past months, may have heard this term in relation to the COVID-19 pandemic.

Survivors know the emotional grief of losing a loved one, as well as the loss of the memories involved. While this is not the same as the loss of a spouse, the emotional toll can be very similar.

Unlike survivors, employees who have retired, or past employees, are able to keep a network of friends alive because they have worked together for years. The surviving partners may not have the same support network, email list, phone numbers, or other connections. Kathryn Noble Lea Sessa Richard Shaw Garry Steele Thomas Volk Patricia J. Wessels

We ask that you contact one of the REAVC Board members listed in this newsletter if you know of a survivor who could benefit from a phone call, a visits, or other types of contact.

The spouse, widow or widower, or the domestic partner of a regular member of REAVC, who is receiving a Ventura County Employees' Retirement Association pension as a beneficiary, is eligible for associate membership in REAVC.

We ask you to encourage survivors to become a member of REAVC. We would be able to keep them aware of all that is happening to protect their retirement, and help those who could use a support system.



Board of Retirement Report

By Art Goulet



The final numbers for the 2020-2021 fiscal year are in, and VCERA's investments have gained more than was estimated in the last

newsletter. VCERA's assets increased by 30.3% for the fiscal year, net of investment manager fees, ending at a value of \$7.53 billion. VCERA's investment performance ranks in the top 20% of public funds with assets greater than \$1 billion for the quarter ending June 30, the fiscal year, and for 1-, 3-, 5-, and 10-year periods. As I was quoted recently in the VC Star, we've had a "lollapalooza" of an investment year.

As a comparison, CalSTRS earned 27.2%, while CalPERS earned 21.3%. While no single reason explains the magnitude of VCERA's outperformance of these larger State funds, a major contributing factor is that these enormous funds have so much money invested that they have difficulty deploying invested capital into the recently outperforming venture capital and other small- and mid-segments of the market.

In July and August, the upward movement continued with preliminary results showing an asset value of \$7.74 billion at the end of July and \$7.87 billion at the end of August. What does a great investment year mean for VCERA Plan members? The past fiscal year's investment returns will increase VCERA's funded status, which was already among the best in the State, and strengthen the Plan for current and future retired members. However, in spite of the great year just ended, VCERA members need to recognize that a single good investment year, no matter how fantastic the results, does not necessarily signal the beginning of a long upward trend. In fact, most experts - including VCERA's Investment Consultant - are predicting lower rates of return for the next ten years. Recognizing the ups and downs of the investment world, the VCERA Board regularly evaluates the Plan's asset mix and has decreased investment in the Plan's traditional fixed income (bonds), and increased public and private equity and private credit, while always taking risk into account.

Update on the County Flexible Benefit Allowance

The legislation (AB 826) to ensure that the entire County Flexible Benefit Allowance (FBA) remains included in compensation earnable for Legacy members has recently hit some bumps after getting initial traction. While already on the Senate floor, several other County retirement systems sent formal letters of concern or opposition, and the bill was amended to apply only to Ventura County. Previously, it would have had broader application. Then, on September 8, two days prior to the deadline for final passage, AB 826 was ordered to the inactive file at the Governor's request, according to the County. As a result, any possible further action on the bill has been delayed until the next legislative year, which begins on January 1, 2022.

Update on Employee "Straddling" The Court has not yet ruled on the cause of action of how the PEPRA prohibition against pension "straddling" is to be applied. Because this action appears to raise predominately, if not entirely, issues of law, the parties will "meet and confer" to stipulate to facts. VCERA's notification of post January 1, 2013, retirees who are affected by the straddling prohibition is unavoidably on hold, pending a final decision by the court. *(Continued on Page 10)* (Continued from Page 9 - "Board of Retirement Report") **Board of Retirement Investment Actions** On July 26, the Board approved a \$35 million commitment to Adams Street's Co-investment Fund V, adding to the many other private equity investments VCERA has with Adams Street. In addition, the Board approved commitments of \$25 million each to the Bain Capital Special Situations Asia Fund II, and to the Bridge Debt Strategies Fund IV, both private credit funds. The Bridge fund will invest in real estate debt. The Bain fund will invest broadly in countries across the Asia-Pacific region. A portion of the Bain investment will be made in China, which elicited Board discussion about whether it was prudent or appropriate to invest in China. Ultimately the investment was approved by the Board.

At its September 27 meeting, The Board committed \$25 million to Pantheon Global Secondaries Fund VII. Previously, a total of \$90 million had been committed to Pantheon Global Secondaries Funds IV, V, and VI with very positive results. At the same meeting, Trustee Hintz made a passionate presentation of the reasons he believes VCERA should not be investing in China and should consider divesting any existing investments in that country.

VCERA's Chief Investment Officer informed the Board that the value of VCERA's investments in China were estimated to be approximately 3.5% of VCERA's total investment portfolio. Since VCERA's investments are largely in commingled funds and private market funds, he advised the Board of the difficult processes that would have to be followed to divest. Those processes could require redeeming as much as \$4.5 billion of VCERA's publicly traded investments and selling private investment funds in which there is any exposure to China, at potential losses of \$10-25% of their current market value.

The Board took no action.

2021 REAVC CALENDAR*		
<u>January 2021</u> Jan/Feb newsletter mailed out mid-month	February 2021 9 REAVC BOARD MEETING via Zoom 15 Articles due for Mar/Apr newsletter 18 Last date for reservations for March luncheon Canceled	March 20212 General Membership LuncheonCanceledMar/Apr newsletter mailed out mid-month31 DEADLINE FOR 2021 SCHOLARSHIP APPLICATION.Must be received no later than this date!!
<u>April 2021</u> 6 REAVC BOARD MEETING via Zoom 15 Articles due to May/June newsletter	May 202120 Last day for reservations for JuneluncheonCanceledMay/June newsletter mailed mid-month	June 20211 General Membership Luncheon & ScholarshipAward PresentationCanceled1 REAVC BOARD MEETING15 Articles due for Jul/Aug newsletter
<u>July 2021</u> Jul/Aug newsletter mailed mid- month	<u>August 2021</u> 3 REAVC Board Meeting 15 Articles due for Sept/Oct 24 Last day to register for September Luncheon	September 2021 7 General Membership Luncheon Canceled Sep/Oct newsletter mailed mid-month
<u>October 2021</u> 5 REAVC BOARD MEETING 15 Articles due for Nov/Dec newsletter	November 2021 7-10 CRCEA Conference, Long Beach 24 Last day for reservation for December Luncheon Nov/Dec newsletter mailed mid-month	December 2021 7 Holiday Luncheon 14 REAVC BOARD MEETING 15 Articles due for Jan/Feb newsletter

* REAVC = Retired Employees Association of Ventura County

Please note: This calendar is subject to change without notice. To confirm the events and deadlines on this calendar, please call REAVC at 1-805-644-7814. Rev. 2021-10-10

Thank You Notes From Our **2021 REAVC** Scholarship Recipients

Ily2021 Dear REAVL committee, Thank you for awarding me with the REAUC Scholarship! It means so much to me to be henceved with this scholarship from my county. The scholarothip will go towards books and educational supplies to lawer my cost of attendance at Vanderbilt Univerty. Thank you, William Ledosma, VU '25 Dear Sir, Just a little note to thank You so much For the Scholarship money. This will

help with my goal of

teacher. Thank you for

Your generosity. - Malia

becoming a special education

Dear Mr. Tom McCachern and the Refired Employees Association of Ventora aunty Scholmship Committee, I would like to thank you For awarding the your REAVE John MacInfyre scholwship , Fum so granefal forth's gift. I Will be Will be using it to go to UC Barkeley in the fall to major in Intorative Biology (evolutionaly) ecology, and Biodiversity Tract), Fintencto use what flown about the colory and evolution any history of cratice from the pastand present inan

attempt to betterprotect

Thanks again, and have a great

Our ECOSYStems

Summer,

Sincelet

Kimble

Congratulations New County Retirees!

From the July 26,2021, VCERA, Board of Retirement, Business Meeting Agenda.

Elsa Perea Banuelos, Human Services Agency Jose De La Cruz, Human Services Agency David Rosario Jr. Dela Cruz, Sheriff's Office Lillian Dibianca, Health Care Agency Hazel S Dunlap, Ventura County Library Doreen M Fekete, Health Care Agency Katherine Leslie Hughes, Human Services Agency Lisa Ann Johnson, Superior Court Susan M Johnson, Superior Court Richard La Perriere, Health Care Agency George Arthur Lopez, County Executive Office Terrence Ray McLucas, Sheriff's Office Janice Elizabeth Osterhaven, Brd of Supervisors Paisley An Pijuan, Superior Court Michael D Planet, Superior Court Brigida Librojo Quiray, Child Support Services Esmeralda O Reynoso, Human Services Agency Suzanne Jane Stroud, Sheriff's Office Tahmina Qazi Uddin, Human Services Agency

From the September 27, 2021, VCERA, Board of Retirement, Business Meeting Agenda.

Manuela Aguilera, Health Care Agency Julia Claudine Cristiano, Health Care Agency Francisco B Evangelista, Health Care Agency David Dean Hazen, Public Works Agency Dennis R Jackson, Vta Regional Sanitation District Paul Warren Lester, Health Care Agency Jose Luis Lopez, Sheriff's Office Corina Velasquez Lozano, Sheriff's Office Marlyn Sabiaga Mesa, Sheriff's Office Darren Paul Moffatt. Sheriff's Office Laura Ann Neuner, Sheriff's Office Kathleen Mary O'Brien, District Attorney Rodney M Perez, Public Works Agency Jeannene Roberts, Human Services Agency Michael Ray Rompal, Sheriff's Office Isabel Sanchez, Human Services Agency Barbara Spraktes-Wilkins, Health Care Agency David F Thomas, Vta Regional Sanitation District Kim M Vickers, Resource Management Agency

Ventura County Area Agency on Aging MEDICARE OPEN ENROLLMENT ONE-STOPS

(For Further Information, see Announcement on Page 13)

2022 Medicare Open Enrollment begins October 15 through December 7. The Ventura County Area Agency on Aging's (VCAAA) Health Insurance Counseling and Advocacy Program (HICAP) offers free, unbiased Medicare counseling for all Ventura County residents. Medicare Open Enrollment allows Medicare beneficiaries to compare Prescription Drug Plans (PDP/Part D) and Medicare Advantage (MA/Part C) plans for the upcoming year. Please visit us at <u>www.vcaaa.org</u> to submit online HICAP Part D/MA Plan Comparison Request. For more information, please call us (805)477-7300 ext. #5 and email us at <u>HICAP@ventura.org</u>.



Ventura County Area Agency on Aging MEDICARE OPEN ENROLLMENT ONE-STOPS

The Ventura County Area Agency on Aging's Health Insurance Counseling and Advocacy Program (HICAP) will be hosting One-Stops to assist local residents with navigating 2022 Medicare Open Enrollment.

Open Enrollment Runs from October 15th through December 7th

Online and telephone options available In-person appointments available on a limited basis One Stops are by appointment only No walk-ins will be accepted COVID-19 safety protocols will be in place

Please visit www.vcaaa.org to complete the HICAP Part D/MA Comparison Form or call us at (805) 477-7300 ext. 5 for more information or 800-434-0222.

For additional information or to make an appointment, e-mail HICAP@Ventura.org.

This project was supported, in part by grant number 905APG0094-02*, from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.



Retired Employees Association of Ventura County (REAVC) P.O. Box 7231 Ventura, CA 93006-7231 PRESORTED STANDARD U.S. POSTAGE PAID OXNARD, CA PERMIT NO. 295