

**RETIREE SUPPORT GROUP OF CONTRA COSTA COUNTY**  
**GENERAL MEMBERSHIP MEETING**  
**OCTOBER 3, 2019**

**Opening** – Chairman Pat Patterson called the meeting to order at 10:04 a.m.

**Pledge of Allegiance** – Meeting attendees recited the Pledge of Allegiance.

**Welcome New Members** – Two new members were welcomed to our group.

**Determine Quorum** – A quorum was present.

**Review of August 1, 2019, Minutes of Meeting** – Minutes of our August 1, 2019 meeting as submitted by Linda Walgren were reviewed by the members present.

**Treasurer's Report** – Terry Mann reported the balances in both our accounts. All bills have been paid.

**Status Reports – Louie Kroll, Steve Ojena, Jack Funk, Mike Sloan**

Louie let us know that Christine Sevier, who is a Senior Advocate, will be a guest speaker at our December meeting. She is also our new website person.

Steve is retiring as webmaster and Christine will step in. We can thank Steve for the development of our website. Pat told us the website is currently experiencing major problems but work is in progress to correct them.

Jack Funk had no new comments. Mike Sloan is on vacation and there is nothing new to report on the CalPers lawsuit.

**Nominations for Officers and Directors election – Chair, Vice Chair, Secretary, Board Members-at-Large Seats #2 and #3 –Alan Schulze**

Alan Schulze as Chair of the elections committee accepted nominations for the positions of Chair, Vice-Chair, Secretary, Board Seats #2 and #3. The following nominations were made: Jack Funk for Chair, Mike George for Vice-Chair, Pat Patterson for Secretary, Fran Carlson for Seat #2, and Louie Kroll for Seat #3. Per the RSG Bylaws since there was only one nomination for each of the positions of Chair, Secretary, and Board Seats #2 and #3 the people nominated are automatically elected.

The position of Vice-Chair will not be open until Jack Funk leaves that position in February of 2020. At that time the Board will fill the position. It is anticipated that Mike

George will be confirmed as the new Vice Chair for the one year remaining on Jack's term.

When Mike George assumes the duties of Vice-Chair his position as Board member Seat #1 will be open for a one year term. If you are interested in filling this need please contact Pat Patterson at [chairrgofccc@gmail.com](mailto:chairrgofccc@gmail.com) . The Board meets at 5:30 on the third Monday of each month except for December. Board members are involved in planning for the future of RSG and helping out with the day to day running of the corporation.

### **Guest Speakers – Ann Elliott and Craig Taylor from Human Resources on the 2020 Health Plan Open Enrollment**

Open enrollment for 2020 will be between October 21 and November 8, 2019. Two reference pages were distributed to attendees. New rate sheets will be available soon.

The Joint Labor Management Benefits Committee (JLMBC), a group of 30 members, was tasked with finding lower cost healthcare plans, to replace the current Health Net plans. The members looked at eight plans and narrowed it down to three providers in our area. They include United Healthcare and Health Net. A Side-by-side Comparison Guide of all available plans will be provided in the Open Enrollment materials. There is a new Health Net versus the old Health Net. For now, retirees will have access to both plans. All groups (except California Nurses Association) will have access. Old Health Net prices will increase because of having fewer members, while new Health Net plan prices will decrease because of having more members.

Ann assured us that switching to the new plans will create little disruption to physician access. Few people will have to change doctors. John Muir and Hill Physicians Group are the main providers selected by those enrolled. Call to see if your doctor is covered in the network or search online for providers.

Overall premiums are lower in the new plans, but the Benefits staff is still working on the numbers. Similar to the current Health Net A & B plans, Higher premiums equal lower out-of-pocket costs, while lower premiums equal higher out-of-pocket costs. Making changes is the only way Benefits can lower the numbers for our members. Enrollment packets will be in the mail by the end of the week. You have choices to make for 2020 and will be able to make changes again in 2021. No action is required if you do not wish to make changes.

It was brought up that Health Net has the option of keeping your Medicare separate, with the Coordination of Benefits (COB) plans. There is some risk of having higher out-of-pocket expenses.

For retirees currently in the Contra Costa Health Plan (CCHP), Medicare can be taken anywhere Medicare is accepted. Be cautious because CCHP is your health plan in Contra

Costa County. However, emergency only care is covered wherever you are. In Europe, they can coordinate with your health plan to stabilize the patient and arrange for return to the United States.

The negotiations and selections of healthcare by Contra Costa for their employees have an impact on County retirees.

Question - Will there be any changes to the Preferred Provider Organization (PPO)

Answer – No, there are still out-of-state options. PPOs have a much broader range than HMO.

Question - Where is healthcare going in this country? What about Medicare-for-all service in this country?

Answer - It would standardize healthcare. Right now, this is a political issue.

Question – What cities in Solano County are in the new Health Net SmartCare network?

Answer - Fairfield, Vallejo, and Benicia are included.

Question – Is Kaiser one big company?

Answer - Kaiser is different companies in different areas and each one has a separate contract. For example, Kaiser Northern California, Kaiser Southern California and Kaiser in the state of Oregon are all separate.

Question - If someone with CCHP moves out of the area (to Montana, for example), can't the County provide an amount toward the enrollee's care in Montana?

Answer - Nothing has been provided about an allotment.

Question - If someone switches from an old to a new plan this year, can they change back to the old plan in 2021?

Answer - We don't know at this time. Talks are in progress.

Question – Can we purchase another outside plan to cover the 20% not covered by Medicare? Answer – Whatever you are enrolled in is your primary plan.

Question – Could we enroll in a non-employer provided plan as a supplemental plan?

Answer – Yes.

Question – Do retirees have access to the same healthcare plans as Safety employees?

Answer – Only Fire and Sheriff retirees may have CalPers health plans.

Question – Are there any changes with CCHP? There's a rumor that CCHP is moving to the UC Health plan.

Answer – No, 2020 providers are Kaiser, Health Net and CCHP. We still had eight people in Health Net PPO Plan B, which is going away. Retirees in this group have been sent a letter telling them their plan is being eliminated. When enrollment goes down, price goes up. When this happens, the plan is often eliminated. SmartCare health plans are being added. Sometimes a person chooses to keep the high premium plan because of certain circumstances, such as treatment for types of cancer that would cause large out-of-pocket expenses.

Question – Are active and retired members in a plan both counted when determining total enrollment?

Answer – Yes.

There are no changes to the dental plans. The PPO plan cost will increase 1% for 2020. Some retirees are enrolled in dental only. The Delta Dental plan is in California only. Planning for the 2021 plans will start in January.

Human Resources has four divisions. Ann Elliott is Manager of the Benefits division. She and her staff are available to answer questions. Destinee and Natalie can probably help you best. Human Resources' main phone number is 925-335-1746. Their email address is [Benefits@hrd.cccounty.us](mailto:Benefits@hrd.cccounty.us)

CCHP will have a 9.9% increase for 2020. The Kaiser plan for 2020 will also increase. Rate sheets will be out this week or next week. Penny plans are subject to change and could go up.

Pat thanked Ann Elliott for a very informative presentation.

### **Group Information Sharing – Pat Patterson**

December 5 will be our last meeting of the year.

Jack will take over as Chair in February. Pat will become Secretary in February.

The CCCERA return was quite a bit less than the previous year. We could have a CCCERA speaker to let us know what is happening. In the meantime Louie Kroll informed the meeting that there was a loss in December 2018. Things are back up year-to-date 9.5% ending June 2019. CCCERA is currently 89% funded. Fund value is about \$9 billion plus at this time. The fund is positioned to minimize risk when the market goes down, but also maximize gain when the market goes up. CCCERA is in healthy financial shape.

A question was raised about how can we grow our RSG of CCC membership? There are several means to do this: Through CCCERA monthly pre-retirement meetings, a letter in

retirement packages, and a letter sent to new retirees by CCCERA. Materials can also be given to asking individuals to help sign up more RSG members.

RSG of CCC members voiced the opinion that we should have a member to represent our group on the Health Care Board. An effort is underway to get a representative on the Deferred Comp Board.

A meeting attendee suggested an agenda item for our Board about ride sharing to help members get to and from meetings. Pat explained that there are reasons (legal ramifications) why RSG of CCC has not gotten involved in ridesharing management.

**Adjourn** – The meeting was adjourned by Pat at 11:35 a.m.

Respectfully submitted,

Linda Wallgren, Assistant Secretary