

# The REACTOR

*Retired Employees Association  
California Teachers Association*

July 2018

## FULFILLING OUR MISSION

By Dom Summa, President

Section 1.2 of the REACTA Bylaws states the following four purposes of REACTA:

***1.2.1. To work with CTA employee organizations to advance, protect and enhance the benefit levels provided by the California Teachers Association (CTA) Employees' Retirement Benefits Plan and the CTA Employees' Health and Welfare Benefits Plan.***

***1.2.2. To provide social contact between members.***

***1.2.3. To communicate with members on matters of interest***

***1.2.4 To perform tasks, functions, and activities as determined by the membership.***

Your officers have used these stated purposes to set our yearly agenda and allocate REACTA resources.

**1.2.1:** In recent HOT TOPICS I have listed our effort to make sure CTA retirees entitled to a Purchasing Power Adjustment received their additional pension benefits in a timely manner. We have worked with trustees from both trusts to better understand actions taken by the trusts which could impact future benefits. Based on recent filings by the trusts to IRS, both our Retirement Benefits Plans are on stronger financial footing.

**1.2.2:** The last two months REACTA members helped plan and host five regional luncheons to provide "social contact between members." I was able to attend three luncheons this year and two in previous years. It was interesting to watch former colleagues talk about their retirement years and share ideas about travel and of course, health issues! We had a total attendance this year of about eighty-five retirees. The officers will discuss ways to encourage more members to show up. If you have any ideas, please send me an email. Our major social activity is our Annual Reunion and Meeting in Cambria. Please read the information attached with this REACTOR and send in your registration to Art. (See **Mission** Page 8)



Gary Campbell joins the student "March for our Lives" in San Diego. Many REACTA members marched on March 24.



REACTA officers meet in the Ontario CTA Office organizing upcoming activities.



Barbara Lee, Barbara DePrete and Dom Summa attend REACTA luncheon in Temecula

## CALENDAR OF EVENTS

**July 31** – REACTA Bar-B-Q during the CTA Summer Institute. Alice Clement's house, 604 Swarthmore Ave., Pacific Palisades, 5 p.m.

Open to CTA staff working Summer Institute and REACTA members. Food and drinks provided. Cost shared by REACTA and CSO

**October 1-3** – REACTA Annual Reunion and Business Meeting. Cambria Pines



[Check website](#)

[REACTA.org for updated details.](#)



Dave Kennedy and Ernie Tuttle. GLS attorney Ernie Tuttle explains how the business of representing teachers legally has changed since many of us were working for CTA.

Region 3 REACTA met in Glendale at the Chevy Chase Country Club.

Region 2 luncheon in Roseville.

Linda and Lou Boitano attended Region 2 REACTA luncheon.

Pat Drow and Marla Reyes attend the Region 2 regional luncheon in Fresno.

Region 4 REACTA luncheon held at South Coast Winery in Temecula.

## REACTA SCHOLARSHIP FUND

By: Marla Reyes, Vice-President



One of the compelling reasons to be a REACTA Member is our Organization generously provides a chance for relatives of REACTA Members to be awarded a \$2,000.00 college scholarship.

The 2018 Scholarships were awarded to Lanae Caldwell and Lisa Gonzales. Each received \$2,000.00. This money will help pay for college expenses at an accredited College or University, or an accredited trade school. I am proud to be part of an organization that uses dues money to give to those furthering their education. REACTA can be gratified about many things. This Scholarship Program is just one of them.

Applications will be available in mid to late November for the 2019 Scholarships. They will be online on the REACTA Website, and also available by calling Marla Reyes at 559-250-6610.

**Winner Lanae Caldwell is the Granddaughter of Marilyn Bittle. Winner Lisa Gonzales is the Daughter of Ann Adler and Darrell Gifford. Congratulations to you both and best wishes in your scholastic endeavors!!**



A great deal of thanks goes to the Scholarship Committee for their diligent and dedicated work. Also, thanks to Dom Summa, our REACTA President who supports and encourages us as a committee: both individually and collectively. Having a President who guides with wisdom and ethics is inspiring and rewarding to those who are in the organization. We are lucky to have Dom as our leader.

The process has been carefully developed. The following is a synopsis of the process.

1. November: Scholarship Applications Available
2. February 28, 2019: Applications are due
3. March: Applications are judged by the Scholarship Committee
  - a. Committee Members are: Debby Edgington, Jim Gutman, Joe Colton, Geri Gonzales, Art McLaughlin, Marla Reyes, Chairperson
  - a. Applicants are aware of the point system and weight of each question.
  - b. Committee members are not aware of names of applicants.
  - c. All applications are submitted by number only and all references to names, relatives, etc. are blanked out.
  - d. Committee members judge the applicants on the following categories:
    - i. Personal Data/Community Service/etc.
    - ii. Essay: Do We Need Public Employee Unions?
    - iii. School Transcripts
    - iv. Recommendation Letter #1
    - v. Recommendation Letter #2
    - vi. Certification Form/Information
    - vii. The Committee's recommendations are taken to the Executive Board for final approval. Applicants are not identified after the final Ex Bd. vote.
4. April: Winners are notified, and those not chosen are encouraged to apply again if they are still in school and qualify under the programs guidelines.



## WE MARCHED FOR THEIR LIVES AND OURS



Tammy Yates marched in Chico  
Bill and Peggy Harju joined the  
marchers in San Diego.



Sharon Scott Dow marched with  
800,000 in Washington D.C.

Felice and Rob participated in  
Orange County.

Ann Adler marched in Riverside.

## All REACTA MEMBERS NEED TO BE REACTA RECRUITERS



By: Gary Campbell

As a retired CTA employee, I assumed that all CTA retired employees would recognize the importance of supporting the only association exclusively dedicated to CTA retirees. Sadly, I was wrong. There are CTA retirees who have never joined or have not renewed their REACTA membership. Why?

My CTA membership training said the main reason that people don't join an association is because no one ever asked them to join. As a current REACTA member, ask your retired colleagues to join. Also, when you hear that a former colleague is retiring, invite her/him to lunch, answer his/her questions about retirement, tell her/him about REACTA and invite him/her to join. **All REACTA members need to be REACTA recruiters.**

People get busy and forget to renew their cash membership dues. The solution is to sign up for dues deductions from your CTA retirement checks. It's easy to do, the dues will be deducted in small increments each month and you'll never forget or have to write an annual check again. You can find the enrollment form on REACTA's website.

I've also heard people voice other reasons for not joining or renewing. Frankly, most of them are the same reasons I've heard educators use to justify not belonging to CTA and I'm surprised to hear retired CTA employees using the same old excuses. Following are some of the excuses I have heard and my responses.

**Some say they won't join or renew because they have disagreed with some of REACTA's past actions.** *I don't think I have ever been a member of an organization that I have agreed with one hundred percent, one hundred percent of the time. Being a member, I can influence future actions. Get active and organize for change.*

**Some say they won't join or renew because they disagree with some of REACTA's current actions.** *Change cannot happen unless someone gets involved and advocates for it. Ask them to join and actively advocate for change. They may be surprised, as I have been, that our ideas and voices are welcomed and well received.*

**Some say they won't join or renew because REACTA is too political. Others say they won't join because REACTA is not political enough.** *The fact that I hear both views must mean that REACTA is actually somewhere in the middle. Again, majority rules, so if they want to push it in one direction or the other, they need to join and be active.*

REACTA represents retired professional staff, support staff, management and leadership. We're all in the same boat and whether we sink or swim requires that we paddle together. I have found all the different groups get along swimmingly well together in REACTA. Because of our diverse backgrounds and strengths, we are able to influence all the CTA players on matters of importance to CTA retirees. There is strength in unity.

I never considered not joining REACTA. It is the only voice retired CTA staff have. I can be as active or inactive as I choose. My participation and voice are welcomed and, I have met so many wonderful people and reconnected with many former colleagues, meeting many of the CTA legends that made CTA such a powerful voice for California's educators. It's wonderful to get to know former colleagues from all over the state who I may have only known by name or only heard their voice on the phone when I was on CTA staff.

I hope to see you at our annual reunion in Cambria in October and/or at one of our regional spring luncheons next year. When we attend these events, invite a non-member to come with you. REACTA is the association (353 members strong), where we all belong together. Please join with me and support REACTA's continued growth!

## REACTA BUDGET REPORT June 1, 2018

Expenses				
Newsletter		Budget	2000	
		Actual		167.99
Hot Topics		Actual		79.30
Executive Board		Budget	6000	
		Actual		1574.56
Committees		Budget	2500	
...Trust meetings				117.60
...luncheons				39.00
...Scholarship				128.21
Total committee expenses				1106.37
Mailings/ directory		Budget	684.5	
		Actual		300.94
Unallocated		Budget		0
		Actual		
<b>TOTAL EXPENSES</b>				<b>2691.47</b>

Income			
Income			7137.50
	Total Income		7137.50

Assets			
Checking Accounts			10,884.90
Working Account			38,982.70
Membership Account			30.00
<b>Total Assets</b>			<b>49,897.60</b>
<b>Assets minus expenses</b>			<b>41,206.10</b>

By: Art McLoughlin, Treasurer





## REACTA Officers

### MAKING A DIFFERENCE

By Margaret Wallace, editor

There wasn't a day that something wasn't happening in any CTA office. There was no doubt that CTA employees knew, on a daily basis, that their work was important and significant to public education. They made a difference.

This same feeling can continue after retirement. But staying connected and informed can be a challenge.

Retirement does not have to mean that you are out of the CTA information loop. Getting that information takes personal responsibility. REACTA provides current and important information – Hot Topics, The REACTOR, Reacta.org website, Facebook REACTA page.

When we worked for CTA, our jobs were most fulfilling when we actively participated in local, state and national events. Hats off to our colleagues who have stood up for issues by marching across the nation. You have made a difference and we applaud you.



Photo taken by Sharon Scott Dow. She attended the March For Our Lives in Washington D.C.

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## Committees

Membership Promotion Team: Robin Rose, Chair – Region 1, Maureen Keating; Region 2, Steve DePue; Region 3 and Chair, Robin Rose; Region 4, Gary Campbell; UniServ Units, Kerry Moriarty. Pension & Benefits Oversight Committee: Bill Empey, Chair - Felice Strauss, Clyde Williams, Jim Essman, Marilyn Russell Bittle. Board Liaison Political Education Committee: Conrad Ohlson, Chair. Health & Welfare Trust Liaison: Roseanne Becher. Retirement Trust Liaison: (vacant). REACTOR Newsletter: Margaret Wallace, Editor. Scholarship Committee: Marla Reyes, Chair. Nominations & Elections Committee: Dixie Ditsler, Chair. Ann Adler, Barbara DePrete, Web Site & Facebook: Kathie Casas

(Mission page 1)

**1.2.3:** Communications with members is a key to organizational success. REACTA is committed to reaching out each month with either a HOT TOPICS or REACTOR. If there is a need for immediate communication, we use an email blast or post on the REACTA Facebook page. If you have suggestions for how we can improve our communications with members, let me know.

**1.2.4:** Our fourth purpose has to do with direction from the membership. At our annual meeting a few years ago, the membership directed the leadership to establish a scholarship fund for children, grand-children, great grand-children, nieces and nephews of REACTA members. To date, we have awarded three scholarships each in the amount of \$2000. At last year's annual meeting the membership directed the leadership to organize a Political Education Committee. We have a committee chair, Conrad Ohlson, who is working with CTA management to involve REACTA members who wish to volunteer their time for the November election. We have also communicated CTA's political recommendations to our members.

REACTA could not fulfill its mission without the many hours of volunteer time by our officers, committee chairs, committee members and many other contributors who help with our various activities. Thank you for your help.



## FACEBOOK

Did you know that REACTA has a Facebook page? Are you on it? Would you like to be on it? If you are on Facebook, but not in the REACTA group, please go to the REACTA Facebook page and ask to be added. It is just that simple.

The **REACTA Book Club** will meet once again at the annual meeting in Cambria, Oct 1-3, Tuesday after breakfast. The time and place will be posted in the hotel lobby.

The book we have chosen to read for our 2018 meeting is **A Gentleman in Moscow**, by Amor Towles. It begins with Count Alexander Ilyrich Rostov, a Russian aristocrat who has never worked a day in his life, being summoned before a Bolshevik court and placed on trial for writing a poem with revolutionary overtones.

For anyone who has never participated in a book club, it is easy. Just read the book and join us for interesting discussion among fans and friends.



## HEALTH & WELFARE TRUST REPORT

By Roseanne Becher

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The CTA Employees' Health and Welfare Benefits Trust Auditor reviewed the draft of the Audited Financial Statement as of August 31, 2017. The net assets available for benefits were \$21,499,753 compared to \$19,647,482. Due to the investment return of 8.58% during the Plan year, net Investment Income increased to \$1,297,075 vs. \$755,423 the prior year. Additionally, the Post-Retirement Benefit Obligations totaled \$377,345,897, which includes \$171,531,847 for the current retirees alone.

The Trustees approved the offering of generic statin drugs as recommended by the United States Preventative Services Task Force (USPSTF) for people with cardiovascular disease at a zero-cost sharing for all CTA participants between the ages of 40-75.

### June 19, 2018 Trust Meeting

The CTA Employees' Health and Welfare Benefits Trust Chair, John Stephens opened by announcing that this meeting was to be his last, as he was retiring from CTA.

The Trust Actuary provided an experience report for the 8-month period ending April 30, 2018 compared with experience from the previous 8-month period ending April 30, 2017.

Some of the utilization trends were as follows:

- Number of Active Employees are down 2%
- Number of Retirees are up 4%
- Employer Contributions to the Trust are down 2%
- Retiree Contributions are up 8%
- Fund Surplus decreased 55%
- Pharmacy Paid Claims for Retirees are up 13%
- Total Expenses for Retirees are up 17%

At this "Annual" or "Rate Setting" meeting, Cost and Income/Expense Projection reports, along with a funding Rate proposal were submitted to the Trustees for review and approval. Based on the Projected Cost for 2018-19, Anthem Blue Cross and Express Scripts are expected to be \$19,059,188, a 2.41% increase from the prior year and Kaiser to \$2,372,262, a 1.88% decrease. The Projected 2018-19 Income and Expenses for "All Members" are expected to result in an overall deficit of \$1,172,100. For "Retirees only", the net would be a deficit of \$494,900. Included in the Retirees projected income of \$10,491,900 is \$820,200 in investment earnings. For this year, the Investment Consultant reported the investment gains through May 31, 2018 were \$632,840, a return on investment of 3.57%. (See **Health** page 10)

(Health from page 9)

As part of the Benefits Committee report, the Trustees approved the following "Action Items":

1. **Approve the ESI (Express Scripts) Fraud, Waste and Abuse Program effective September 1, 2018.**  
This program is the first level opioid abuse prevention program that will identify and intervene on members with potential abuse. The program is currently in place with EGWP (Employer Group Waiver Plan) participants.
2. Following Anthem's proposal to change the structure for the Trust's administrative rates (from PEPM to 1.5% of achieved discounts for in-network claims and 50% for out-of-network claims) Milliman has negotiated a favorable renewal that includes a revised renewal increase to the current PEPM of 2%. **Approve the Anthem PEPM rate for September 1 at \$71.75.**
3. **Approve the VSP administrative rate renewal through the CPHCC coalition, which is \$10.46 per claim plus \$0.47 PEPM effective October 1, 2018-September 30, 2022.**
4. **Approve the Employer Contribution Rates – September 1, 2018-August 31, 2019 as presented by Milliman for Anthem, Kaiser, Dental, Vision, COBRA and CTA board.**
5. **Approve legal counsel drafting a Trust amendment for the next meeting that clarifies the trustees' intention and administration of the retiree health plan benefit eligibility requirements.**
6. **Revise the Class Action Drug Settlement Policy to change the impact threshold from \$10,000 to \$25,000.**  
Counsel has advised the out-of-retainer fee for filing claims will be lowered from \$300 to \$150.

The Trust Administrator reported that on April 30, 2018 the Trust's Total Assets were \$22,095,939.89 and Net Income was \$387,610.70 for the year to date. Trust participants total 1124, with 535 Actives and 589 Retirees.

The future Health & Welfare Trust meeting dates for the 2019 Plan Year are 10/4/18, 2/5/19, 4/9/19 and 6/21/19.

Please continue to follow the Trust report and read all communications from the CTA Employees' Health and Welfare Benefits Trust.



## POLITICAL EDUCATION By Conrad Ohlson

The leadership of REACTA voted to establish a political awareness program for our members. The purpose is to provide us with information about the candidates recommended by the California Teachers Association and to encourage us to get involved in the election process by voting and if you feel up to it, to working in the campaigns of the candidates of your choice.

The basis for a recommendation by CTA is the candidate's expressed support of public education. All candidates running for a position are invited to participate in an interview. CTA members conduct these interviews and make recommendation to the governing bodies, local, regional and state of CTA.

We are working with CTA management to design a process for getting political recommendations to REACTA members. Look for this in the next REACTOR.