

# THE REACTOR

RETIRED EMPLOYEE ASSOCIATION CALIFORNIA TEACHERS ASSOCIATION

**April 2016**

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909-499-4388**

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## **PRESIDENT'S PERSPECTIVE – Lloyd Roberts**

REACTA's mailing address has changed. Your president decided in May to down-size and shed load by selling his four-bedroom home in San Bernardino and moving into an apartment in an independent living facility in Redlands.

There, though he was not looking for it, he found a love interest and is downsizing again and moving into a new apartment in a committed couple relationship. We're both fighting the Tyranny of Stuff, and I'm close to pulling a Jack Reacher and moving to 10 Terracina Boulevard #322, Redlands 92373 with a toothbrush in my pocket.

If you come to Cambria for our general meeting in October, you'll have an opportunity to meet my new partner in addition to hearing the latest information on the status of our health and pension plans, late presidential campaign news for REACTA and the U.S., updating with friends, and enjoying the many fall delights of Cambria.

Now is a good time to participate in the U.S. presidential campaign directly by letting a REACTA officer know that you're willing to help, if called upon by CTA staff, to play an active role in politics as a volunteer.

And in the cycle of REACTA affairs, this is our year to elect officers for 2017-18.

REACTA's main purpose is to support, protect and enhance our health and pension plans. We continue to do that through good communication with CSO, CAS and CTA. You know the union thing. Saying no to REACTA is saying yes to no voice, no strength, no health and pension protection, no concern with your financial future.

We, of all people, as retired union organizers, should play an active role in matters of great concern to all of us. Join. Participate. Enjoy. It's good for you and you know it.

**REACTA DIRECTORY ADDITIONS  
and CORRECTIONS  
April 2016 – July 2016**

**New and Renewing Members:**

**Janis M. Baer**

22101 Erwin St, P-310  
Woodland Hills CA 91367  
Phone: 818/888-8476 Cell: 818/404-8814  
Email: bajn3@sbcglobal.net  
Spouse  
Location: Ventura RRC

**Lisa Boyle**

1931 Urbana Way  
Sacramento CA 95833  
Location: Sacramento

**Shirley Stutler DuFrene**

2123 Paloma Avenue  
Stockton CA 95209-2913  
Phone: 209/477-8085  
Email: Kjaia@aol.com  
Associate Staff Retired: 1993  
Location: Stockton

**Carole Hester**

1771 Wildwood Rd  
Ukiah, CA 95482  
Phone: 707/463-1231 Cell: 707/972-2795  
Email: carolehester@juno.com  
Associate Staff Retired: 2016  
Location: Ukiah

**Shirley Horn**

658 Emerald Hill Rd, Redwood City CA 94061  
Phone: 650/364-8454 Cell: 650/922-5941  
Email: shorngiants@gmail.com  
Supervisory Staff Retired: 2016  
Location: Burlingame

**Eileen Jurkovich**

522 Almer Rd #3, Burlingame CA 94010  
Phone: 650/347-7113  
Email: Eileen-Jurkovich@comcast.net  
Associate Staff Retired: 2016  
Location: Burlingame

**Wanda Logan**

8372 Wise Rd, Auburn CA 95603-9734  
Phone: 530/823-7804  
Spouse (Bill)

**Stephanie G. Minkin**

201 Chablis Way, Cloverdale CA 95425-3865  
Phone: 707/894-9052 Cell:  
Email: sminkin1@comcast.net  
Supervisory Staff Retired: 2004  
Location: Burlingame

**Craig Nelson**

28831 Walnut Grove, Mission Viejo CA 92692  
Phone: 949/916-2939 Cell: 949/616-9856  
Email:  
Professional Staff Retired: 2009  
Location: Burlingame

**June Weatherbe**

118 Framingham Way, Folsom CA 95630-5540  
Phone: 916/983-1714  
Email:  
Associate Staff Retired: 1970  
Location: Burlingame

**Corrections & Additional Information:**

**Robert (Bob) Abrams**

Email: bobstenlund@gmail.com

**Deborah Edginton**

5210 Terner Way #136, San Jose CA 95136

**Jeannette C. Logue**

Email: 1janlogue@gmail.com

**Jack Osterhaus**

4504 N Valentine Ave #135  
Fresno CA 93722  
Phone: 559/287-5823

**Lloyd Roberts**

10 Terracina Blvd #209  
Redlands CA 92373  
Cell: 909/499-4388

**Carol Kangas**

Email: carolkangas1@gmail.com

<p><b>Deceased</b> <b>Sharon Barry</b> <b>Margaret Roberts</b> <b>Mike Ford</b></p>
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## Health & Welfare Trust Report

### Merri Boston Trust Liaison

At the CTA Employees' Health and Welfare Benefits Trust meeting held June 17, 2016, the Trustees received presentations from representatives of Express Scripts and Anthem Blue Cross. These presentations included current performance data and consideration of benefit changes/enhancements.

Per the Express Scripts presentation, the RX "Total Plan Cost" for the year increased 22.5%, largely due to an increase in Specialty Drugs. Specialty Drugs to treat Hepatitis C, Cancer, and Multiple Sclerosis are the primary categories driving a 64% increase. The good news about the Specialty Drugs being used to treat Hep C is that the cost is high, but limited. The cure rate is very successful and treatment is for one year and not ongoing. As these treatments end, so will the extreme costs. Inflation is the cost driver for non-specialty drugs.

In past years, the Health Trust received limited retiree drug subsidies from Medicare due to providing an employer based drug plan. Currently, the Trust participates in an Employer Group Waiver Plan (EGWP) for retirees, as a way to achieve significant plan savings compared to the subsidies. In 2015, there was a savings of \$42,166 with the CTA EGWP.

All Medicare eligible participants will receive the Annual Notice of Change, 2017 formulary and mail order form from Express Scripts by 10/1/2016. All **new** Medicare participants will receive a welcome kit complete with an ID card, benefit overview, formulary and evidence of coverage book as enrollment is received by Earhart and approved by CMS.

The presentation from Anthem Blue Cross included information on a 5.2% decrease in PMPM (per member per month) cost from the previous period; in-network utilization, which is up from last year at 87.9%; and the use of the Anthem Live Health Online program. A new feature of the Live Health Online program is a mental health component. Anthem participants can make an appointment and speak privately with a psychologist or therapist from a comfortable environment like their home. Evening and weekend appointments are available. Co-pays are the same as with an in-office therapy visit, but the cost to the Trust for the online visit is greatly reduced. More information is available at [www.livehealthonline.com](http://www.livehealthonline.com) or contact the Trust Administrator (The William Earhart Company) at 1-877-396-2942.

Anthem Blue Cross is in the process of acquiring CIGNA, but as of recent developments, this is being blocked by the Dept. of Justice.

## Health & Welfare Trust Report – continued

During the Benefits Committee Report, the Trustees approved the following recommendations of the committee.

To comply with the Mental Health Parity and Addiction Equity Act will remove the limits listed below, effective September 1, 2016:

- a. The calendar limit of 100 days per calendar year does not apply to visits for the treatment of mental health or substance abuse for coverage in an out-of-network skilled nursing facility.
- b. The \$350 per admission limit for out-of-network outpatient facilities for mental health or substance abuse is removed.

In addition, the Trustees approved adjusting the Medicare Part B premium reimbursement for the April-June 2016 quarter by decreasing it by \$50.70, unless the administrator has written documentation that the standard premium is \$121.80 per month. (Background: Per the Medicare website, the standard Medicare Part B premium for 2016 is \$121.80 for **new retirees**; however, the standard Medicare Part B premium for retirees prior to 2016 is \$104.90. An overpayment was made to the retirees whose premium is \$104.90. A new procedure will be followed to request the retiree to provide the Trust Administrator with a confirmation of their annual Medicare Part B standard premium, beginning in 2017.)

As part of this meeting, which is also referred to as the “Rate Setting” meeting, the Trust Consultant provides the Trustees with additional detail and analysis of the yearly cost and funding amounts, while previewing renewal agreements. The cost increase for all Health and Welfare Benefit programs is projected to be 3.9%. However, the effect of the new employer contribution rate of 16% of payroll is evident in the Consultant’s Income and Expense projections for the coming year. The Income and Expense Report for plan year 2016-17 for both Actives and Retirees, based on a 4% investment return, projects an overall surplus of \$437k. For Retirees only, the projected surplus is \$1.1 million.

There was no discussion, or action taken, by the Trustees on the pending item involving the agreement to obtain three vendor bids, including one from CVT, for a “Standard” health plan, which was to take place by June 1, 2015. REACTA will communicate news of any action as soon as it is known.

**If you have any difficulty with your coverage, or have any questions, please call The William Earhart Company, Trust Administrator, via the CTA-only toll free phone at 1-877-396-2942 or CTA-only phone at 1-503-460-5242. Please be sure to identify yourself as a CTA Retiree/spouse.**

**REACTA Members Getting Together**



**Region 3 & 4**



**Region 1**



**Region 3**

## **CTA EMPLOYEES' RETIREMENT TRUST MEETING**

### **Marianne McCarty - Retirement Trust Liaison**

The Retirement Trust meeting took place on June 21, 2016. I attended the Budget Committee meeting before the general meeting, but, again, the only issue discussed at that committee was the Trust's rehab plan. I will cover it under the general meeting.

At the general meeting, Josh Kevan of RVK stated that because of the volatility in the markets in 2016, the Plan cannot expect much of an increase in investments. The Plan's investments were up 1.65% through May and 2.37% YTD. RVK recommends some changes in the real estate and real asset fund investments. A motion was passed to make these changes. In answer to a question about return, Josh said there is a 50% probability that the median return for the next 10 years will be 6.35%.

The Operations committee recommended a four-year cycle for the compliance audit. This motion passed.

The Budget committee deferred to the actuary for a discussion of the rehab plan which was the main discussion for the rest of the meeting. Since I do not have access to the documents given to the trustees and I have not been a party to their ongoing discussions, I cannot discuss the plan in detail.

The development of a default schedule for the rehab plan must be adopted by the trustees with input from the bargaining parties. The rehab period starts on 1/1/18. The Plan must reduce benefits that can be reduced, however, they cannot be reduced to less than 1% of contributions. The CTA Plan does not have many such benefits such as death and disability benefits. Because this Plan is based on highest month's pay, a percentage of contributions can be different for each person.

The early retirement subsidy is huge in this Plan. Costs to the Plan can go down by 25% if the early retirement subsidy is eliminated prospectively. There is greater value to the subsidy between the ages of 50 and 55. The actuaries recommend that this subsidy be reduced going forward. This could save about \$2.5 million per year. The service calculator could also be reduced going forward, perhaps from 3% to 2.35%, for example.

The credit balance is causing red zone status. It is difficult to predict. Now that the Plan is in the red zone, we can use extensions to help keep the credit balance positive longer. It is still valid to use the 8% return assumption but it leaves no margin for error. The actuary thinks there should be a cushion so the schedule does not have to be changed every year. Examples were given comparing changes in contribution rates or benefit reductions.

This discussion continued in the afternoon but I had to leave at this time. The dates for the trust meetings in the coming fiscal year are as follows: September 26 2016, December 13, 2016, March 21, 2017, and June 15, 2017. I will not be able to attend either of the next two meetings. I hope when we meet in Cambria, someone else may volunteer to attend future meetings.

## REACTA CALENDAR 2016

### Board Meetings:

Oct. 4, 2016 Cambria

### Committee Meetings

As needed and scheduled by Chairs

### REACTA General Meeting,

Cambria: Oct. 4, 5, 6, 2016

Oct. 5: Program, Business meeting, and  
Banquet

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**If you receive this newsletter by regular mail and would prefer to receive it by email, please let Dixie Ditsler know at: [ctadixie@aol.com](mailto:ctadixie@aol.com). Email saves money and work and you receive it sooner.**



## Budget Report August 2, 2016

**Income:** Received to date: \$9,934.50

Total anticipated: \$12,409.50

### Expenditures:

Executive Board: \$3,423.06

Organizing: \$1,714.88

THE REACTOR: \$ 266.57

Reg. Lunches: \$ 23.20

Health Trust: \$ 196.00

**Total Expenditures: \$5,623.71**

**Assets:** Savings: \$ 30.00

Primary Checking \$ 4,102.33

Convenience Chking \$36,366.24

**Total Assets: \$40,498.57**

**Art McLoughin  
Treasurer**



## **REACTA Scholarship Program For 2017**

Dom Summa

Our attempt to award up to three \$1,000 College Scholarships to REACTA member's children, grandchildren and great-grandchildren was not successful. We did not receive any applications! The Scholarship Committee reviewed various components of the program and has recommended a few "tweaks" in an effort to get applications. So far, the committee is recommending the following:

- ▶ Greater publicity – more reminders on Facebook and emails as deadlines approach.
- ▶ A longer application period – applications will be available on our website starting in mid-December 2016 with a deadline of March 1, 2017.
- ▶ Award Amount – we will award up to a total amount of \$3,000, with a minimum of \$1,000. For example, we could award three \$1,000 scholarships, two \$1,500 scholarships, or one scholarship between \$1,000 and \$3,000. The committee will recommend the amount to the REACTA Board for a decision.

The committee is satisfied with the current application packet and does not want to make any changes. We will add this item to the agenda of the annual meeting in Cambria for further input from those attending. If you are not going to Cambria, feel free to email your suggestions to [dsummacal@aol.com](mailto:dsummacal@aol.com).

Thanks!

## **Seeking REACTA Members Art McLoughlin Treasurer**

Hi there! Elsewhere in this newsletter there are articles, pictures and comments that support the concept that REACTA membership and activities enhance our lives as retirees. You as a member realize this truth. My wife Marilyn, a classroom teacher, retired this past year and I was able for the first time to take her to the Region 1 Spring Luncheon. Afterward, on our trip home, Marilyn commented on the wonderful stories, activities and adventures and, yes, the ongoing economic concerns that were shared by the participants. She now understands why I spend the time I invest in seeing that REACTA remains a viable organization. Like any organization structured as we are, membership growth is vitally important to remain effective in all of our activities.

As you have the opportunity to communicate with former colleagues you might inquire if they are current members of REACTA. IF their response is no for any reason, encourage them to join or rethink their reason for not being a member. Invite them to come to the Annual Meeting at Cambria where they can reconnect with former friends and co-workers and share the spirit of a community of interests. If transportation is a problem, a timely contact with any of the officers listed in this newsletter will facilitate a way to get them there.

We are currently at 314 members and we should aim for 500.



# REACTA Nomination Form

## 2017-18 REACTA Officer

Nominee Name:

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I place my name into nomination for the office of:

\_\_\_\_ President

\_\_\_\_ Vice President

\_\_\_\_ Secretary

\_\_\_\_ Treasurer

\_\_\_\_ Member at Large

**(Important: If nominating someone other than yourself, prior consent of nominee must be obtained)**

With their consent, I nominate:

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for the office of:

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Date \_\_\_\_\_

**Mail nomination form by Saturday, September 24 to:**

**Margaret Wallace  
2141 Elderway Drive  
Hacienda Heights, CA 91745**

## **REACTA's 2016 BOOK CLUB Meeting Margaret Wallace**

Last year's first book club meeting was a great success and everyone agreed that we should continue with another book this year. There are so many avid readers in our REACTA member ranks so we plan to meet in Cambria, during our October 4-6 annual meeting. We will meet on Wednesday from 9 to 9:45 am; room location will be posted in the hotel lobby.

The book that we have chosen to read for our 2016 meeting is The Signature of All Things, by Elizabeth Gilbert. Elizabeth's first novel in twelve years is an extraordinary story of botany, exploration and desire. Spanning the 18<sup>th</sup> and 19<sup>th</sup> centuries, the novel follows the fortunes of the brilliant Alma Whittaker as she comes into her own. This description may seem simple, oh hold on to your hat. The twists and turns are highly unpredictable.

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



We would also like to start a book recommendation list. So what are you reading now? Please e-mail Margaret Wallace at [marwall@aol.com](mailto:marwall@aol.com). with any books that you found interesting, fascinating, intriguing, funny and worthwhile. We will create a list to share at our meeting, as well publish it in the REACTA newsletter. Check out goodreads.com. Register your book recommendations with ratings, invite some friends and help your friends find out what you are reading.

Another book for your enjoyment is Being Mortal: Medicine and What Matters In the End by Atul Gawande.

**Annual Meeting Program Update: The Open Discussion on Wednesday morning at the Annual Meeting will focus on two hot topics of interest.**

**Susan Midori Jones, a CSO designated Trustee on the Pension Trust, will talk about the decision to enter the Red Zone and the current status of bargaining with CTA management. Our resident political junkie Aleita Huguenin, a FOH (Friend of Hillary), will give us the latest scoop on the Presidential Election and other statewide issues. We invited a Health Trust Trustee to join us but have not received any confirmation. There is still time to join us in Cambria for this informative session!**

## Why Would I Go to Cambria??

It's human nature to want people to understand you. Having others validate the way you feel is one of the most basic human needs.

It's also human nature to wonder why others don't think the same way we do. Sometimes our closest friends don't see eye to eye with us.

This all makes for an interesting life, for sure.

So the topic today is: **The REACTA General Membership Meeting in Cambria on October 4, 5, and 6, 2016: Why Would I Go??**

Here are **TEN** really great reasons:

1. Cambria is a beautiful place to be.
2. You'll be around people with whom you have a lot in common.
3. You'll be with people who have to go to the bathroom as often as you do, which is comforting.
4. None of us are able to dodge the ageing process, which is encouraging.
5. You may learn some things you never knew.
6. You will certainly feel some things you've not felt before.
7. You will be connected to a temporary community of people who share so many of your stories.
8. AND: Speaking of STORIES!!! That's the best part of all.
9. You will get to know people who worked for the same Organization, experienced many of the same victories and heartaches, and you may connect on a level you never knew possible.
10. I will be thrilled to see you!!!

I attended a dinner at Alice Clement's beautiful home on August 2<sup>nd</sup>. The REACTA group hosted CAS and CSO members who were working the Summer Institute at UCLA. It was a delightful gathering. And seeing some of my "old" colleagues was the very best.

Bob Lindquist and I began to recount stories and it could have gone on all night. Being with Roz, Felice, Dom, Marilyn, Alice, and many others was the highlight of the evening. It's a moment in time. It's a memory that will last, if we are lucky. It's the connection that we need to stay alive and vital and human.

At the Spring Luncheon this year, talking to Dick Sawtelle and Del Gardner was the best part of my whole month. Del and I laughed until we cried about so many funny things that happened when we worked together.

These opportunities don't just happen. They happen because someone, or many "someones" put effort and time and money into making them happen.

Art McLoughlin deserves a GREAT deal of thanks for always being the front person on securing the hotel and working on the dinner and meeting rooms.

Bob Persky takes on the task of "hosting" us in the hospitality room. This is a big job, and he does it with hugs and smiles and a generous heart.

Dixie Ditsler works tirelessly to put together all the flyers, takes care of details, and makes sure we are all informed about the event.

Many more help. We owe it to them to show up and have a great time.

My Mother was the most amazing person I ever knew. She had wisdom and heart, common sense and wit, love and compassion and she was smart. She told me once; "When you are invited, you go. That is a sign of respect. You don't have to stay your whole life. But show up when you get called."

I'm hoping that we have more people this year than last. Call and invite a friend to go with you. Even if that friend is a non-member of REACTA, get them to come. This might encourage membership.

Information about the meeting is included in the newsletter. Call the hotel and get your room reserved. Call: 1-800-966-9490. Tell them you are with REACTA, and that is all you need to do.

I look forward to a very fun and interesting time.

**Marla Reyes**  
**REACTA Secretary**



**2016 REACTA Annual General  
Membership Meeting  
October 4-6**

Cambria Pines Lodge  
2905 Burton Drive, Cambria, California  
[www.cambriapineslodge.com](http://www.cambriapineslodge.com)

**(800) 966-6490**



REACTA will return to the Cambria Pines Lodge in beautiful Cambria-by-the-Sea for this year's gathering of REACTA members at the 2016 Annual Membership Meeting. Cambria is located between Los Angeles and San Francisco.

Call the Cambria Pines Lodge to make your room reservation (800) 966-6490, Be sure to tell them you're with REACTA. Rates are: \$103-\$111 for a Standard room/double, \$135 for Superior/Junior Suites, or \$167 for a large suite - plus tax, and INCLUDES a breakfast buffet each morning. These rates are good until Friday, September 23, 2016 or until our allotted rooms are reserved -- so call right away. (For more information on the Lodge, see page 2.)

**PROGRAM AGENDA**

**Tuesday, October 4**

- ❖ 3:00 pm - 6:00 pm Hotel Check-In **REACTA Hospitality - Room 504**  
**Dinner on your own...**

**Wednesday, October 5**

- ❖ 7:30 am thru 10:00 am **Buffet Breakfast**
- ❖ 9:00 am - 9:45 am **Book Discussion - The Signature of All Things**
- ❖ 10:00 am - Noon **Open Session - Speakers: Susan Midori Jones, a CSO designated Pension Trust Trustee, and Aleita Huquenin - on Election Day 2016**
- ❖ 2:00 pm - 4:00 pm **Annual Business Meeting - Peacock A**
- ❖ 4:00 pm - 6:00 pm **REACTA Hospitality - Room 504**
- ❖ 6:00 pm - 8:30 pm **Evening Banquet - Peacock A**

**Thursday, October 6**

- ❖ 7:30 am to 10:00 am **Buffet Breakfast**
- ❖ 11:00 am Hotel Check-Out

**PLEASE  
JOIN US!**

**REACTA CONTACT:**

Art McLoughlin 831.206.5138 mickey3643@aol.com



**2016 REACTA  
Annual General Membership Meeting  
at Cambria Pines Lodge  
OCTOBER 4-6, 2016**

**ANNUAL MEETING RESERVATION FORM**

(This information will be used on name badges)

Name (First, Last): \_\_\_\_\_

Office and/or Department When Retired: \_\_\_\_\_

Title at Time of Retirement: \_\_\_\_\_

Year Retired: \_\_\_\_\_ Years of Service: \_\_\_\_\_

Phone Number (to reach you if needed): \_\_\_\_\_

**A. REACTA BANQUET RESERVATION(S) 6:00 – 8:30PM**

Member Category: \_\_\_\_\_

(Associate, CTA Leadership, Confidential, Professional, Spouse, Supervisor)

**WEDNESDAY, OCTOBER 5th, 2016**

**A. REACTA BANQUET RESERVATION(S) 6:00 – 8:30PM**

**ALL DINNER SELECTIONS ARE \$40.00 each.**

*Specify # for each and submit check made payable to REACTA with your Reservation Form.*

\_\_\_\_\_ Mixed Grill (Tri-tip/Chicken)    \_\_\_\_\_ Salmon Filet    \_\_\_\_\_ Vegetarian Ravioli

**B. BOOK DISCUSSION 9:00 - 9:45 AM**

**C. OPEN DISCUSSION 10:00 – Noon**

**Speakers: Susan Midori Jones, a CSO designated Pension Trust Trustee - and  
Aleita Huguenin: Election 2016**

\_\_\_\_\_ YES - please include \_\_\_\_\_ in the REACTA Conversations

**Return this form - and check - by September 15!**

**to:**

**Art McLoughlin,  
9540 S Century Oak Rd, Salinas CA 93907-1125  
831.206.5138**