



The REACTOR

*Retired Employees Association
California Teachers Association*

August 2022

JOIN US IN PASO

By: Dom Summa, President

We are closing in on the deadline to reserve your hotel room at the Oxford Suites in Paso Robles for our 2022 Annual Reunion and Meeting. As of July 27, we have booked close to 80% of our room block. The hotel is committed to honoring our special rates until August 18. After that date we cannot guarantee these low rates. **You can call the hotel directly at (805) 237-0305.** Make sure you tell them you are with the REACTA Annual Meeting. Our new location will offer us many opportunities to explore an area with lots of attractions including very noteworthy wineries! Downtown Paso is loaded with shops and fine restaurants and only a short distance from our hotel. There is a nearby train station allowing members in the north and south to avoid driving to our meeting. The hotel will offer free shuttle service to Downtown Paso as well as the train station.

Our first activity will be a hosted hospitality on Monday, October 3. Dinner will be on your own at one of the many restaurants in downtown Paso. Our Hot Topics, General Meeting and Group Dinner will be on Tuesday, October 4. Our Hot Topics will feature presentations on the "State of our Union" and an update from Trustees with the Pension and Health/Welfare Trusts. You may check out on Wednesday, October 5.

There are some previous attendees who are not happy with the move from the Cambria Pines Lodge. Unfortunately, the management at CPL have refused to address the concerns we raised about issues (see previous REACTOR) with last year's meeting. In fact, we have not heard back from them since January, 2022! Our Annual Reunion and Business Meeting is the only opportunity to re-connect with many of your former colleagues from throughout the state. Those who have previously attended had a wonderful time. I hope you can join us in Paso Robles!



INSIDE THIS ISSUE



Region IV Spring Luncheon once again had great attendance in Temecula. Thank you Kathie Casas for organizing it.



Felice Strauss engages Andrew Oman and John Vigrates, summer institute trainers, in conversation during the annual barbecue.

CALENDAR OF EVENTS

August 30 – Angel vs. Yankee game. Send check to **Felice Strauss**. Join your former colleagues for an evening of excitement. Watch the L. A. Angels play the New York Yankees at Angels Stadium in Anaheim on August 30, 2022, at 6:45 p.m. We have purchased a block of Club Level MVP seats which includes food delivery at your seat! Tickets are priced at \$50. To reserve your seat, please send a check to Felice Strauss, 2049 National Avenue, Costa Mesa, CA 92627.

Oct 3-5 – Annual Meeting Paso Robles. Details on page 1 and on Facebook.

TBD- Regional Holiday Luncheons

IN MEMORIAM

Audrey Ohlson Smith

Dick Sawtelle

Doug Appel

REACTA SUMMER BARBECUE

Thank you to Alice Clement for once again hosting the annual Bar-b-que for the Summer Institute trainers and REACTA members. Patricia Williams assisted in setting up the event.



Solidarity is strong within the new ranks carrying the torch of union organizing. We are in good hands.



Some of the current CTA employees that attended were Ben West, Christina Powell, Dawn Basurto, Robert Lempine, Sarah Vigare, John Vigare, Andrew Oman, Tom Kinkava, Elizabeth Kinkava, Stephanie Tellez.

MEMBERSHIP COMMITTEE REPORT

By: Robin Rose



REACTA continues to welcome new members and spouses/domestic partners. Our newest members include **Kim Cheney, Susana Salas and her husband Alfred Rodriguez, James Tom, Cyndi Menzel, Mary McNulty, Craig Hamilton, Tami Benton, Steve Savage and Arleigh Kidd.** Welcome to REACTA and we hope you will get involved in our activities and committees.

Recent retirees in 2022 who have not joined yet are Patricia Alvarez, Sophia Georgiadis, Tammy Brooks, Isabelle Garcia, Dawn Murray, and Sandra Jones. If you know these retirees, please reach out and encourage them to join. We are all recruiters.

The REACTA Membership Committee continues to actively work on projects to enhance our membership. **First and foremost, we have developed a new Buddy Program.** The program will establish one-on-one contacts between a REACTA Buddy and a new REACTA member or a continuing REACTA member by request. They will be able to assist retired members by providing sources for their questions and disseminate information about our purpose, resources, events and general or CTA retirement issues. The Buddy Program will be rolled out at the Annual Meeting in October in Paso Robles and will take effect beginning with our new calendar year in January 2023. Stay tuned for more information, and in the meantime, please consider signing up to be a Buddy. **REACTA needs you!** On August 2nd the new 2022 REACTA retirees were invited to a Zoom Your Way Into REACTA session to learn why joining REACTA is vitally important to all CTA retirees, what REACTA stands for, and what we do to help our members and keep them informed.

The Membership Committee also developed a new document titled, **"Courtesy of REACTA...The Passing of a Retired Employee: Notifications."** It already has been successful in assisting spouses of deceased REACTA members. The document is attached and is available on REACTA's website. Keep a copy with your important personal documents, wills, or living trusts. Make sure your family members also have a copy.

In July REACTA Officers approved the following membership status for spouses and domestic partners of regular members as follows: If these individuals were already supporting members of REACTA and paying dues, their dues payment would stop when their spouse or domestic partner passed. They would continue as non-voting supporting members of REACTA. And, if their spouse or domestic partner was not a supporting member, the individual would be offered non-voting supporting membership in REACTA.

The REACTA Membership Committee hopes to see you at our annual reunion/business meeting in Paso Robles in October.

If you have ideas that would help welcome retirees to REACTA please feel free to contact any one of us on the Membership Committee. Your input is valuable and appreciated.

2022 REACTA INCOME/EXPENSE REPORT

By Felice Strauss



REACTA is there

when you need us most...

Retirement can be the golden years or the years can get slightly tarnished as we age. REACTA has been able to prioritize helping our members during their times of need. There are two ways that REACTA can help.

First is our Member Assistance Fund. This fund is for members who are experiencing a personal hardship caused by health emergencies, acts of nature such as floods and earthquakes or other emergencies requiring some financial assistance. No names are attached when reporting out our assistance to members. If you find yourself needing some financial assistance, the application form is on our website.

The second fund that REACTA established is the Legal Expense Fund. Once again it is only for members of REACTA. Two criteria for financial funds are that it is an issue dealing directly or indirectly with CTA, management companies providing service to CTA staff or regarding CTA employee trusts. Secondly, the impact of this legal issue on other REACTA members will also be considered when providing funds. These forms are available on the REACTA website.

If you know of a member who could use additional assistance to get by, during some trying times, encourage them to fill out a request for financial assistance. Our members who need our help, deserve to get it.

Felice Strauss Chairperson, Committee for Member Assistance/Legal Funds

| | 2022 Budget | 2022 Actuals |
|----------------------------------|----------------------|------------------|
| INCOME | Adopted 10/5/21 | March 31, 2022 |
| Members | 16,000 | 7,996.25 |
| Annual Mts | 3,000 | 520.00 |
| Add'l Scholarship Donations | 0 | 0 |
| Other | 50 | |
| Total Income | 19,050 | 8,516.25 |
| IBND | | 1,330.00 |
| EXPENSES | | |
| Executive Board | 3,000 | |
| Committees | 7,100 | 476.23 |
| Elections | 200 | |
| Membership | 2,000 | |
| Nominations | 200 | |
| Political Education | 500 | |
| Scholarship | 2,000 | |
| Trusts | 2,000 | 476.23 |
| Other | 200 | |
| Communications | 2,300 | 276.36 |
| Directory | 50 | |
| Facebook | 200 | |
| Hot Topics | 50 | |
| Newsletter | 50 | |
| Web Site | 200 | |
| CAS/CSO/CTA | 750 | 129.40 |
| Printing Mailing/Supplies | 1,000 | 146.96 |
| Membership & Advocacy | 19,250 | 87.30 |
| Annual Meeting | 8,000 | |
| Membership Assistance | 3,500 | |
| Legal Expenses | 5,000 | |
| Regional Activities | 750 | 87.30 |
| Scholarships | 2,000 | |
| Other | 100 | 1,241.31 |
| Total Expenses | 31,750 | 2,081.20 |
| Total Income | 19,050 | 9,846.25 |
| FFCU | Adopted at AM | 6/30/2022 |
| Convenience Checking | | 60,418.26 |
| Prime Checking | | 12,565.61 |
| Association Savings | | 28.07 |
| Total Assets | 48,574 | 73,011.94 |



CTA HEALTH TRUST MEETING REPORT

By: Merri Furler, REACTA Liaison

CTA Employees Health and Welfare Benefits Trust held the annual rate setting meeting on June 24, 2022. All rates and renewals were approved, with the exception of the ULLICO stop loss policy, as the Trust was needing more information from ULLICO. The Benefits committee was given authorization to renew the policy prior to September 1, 2022.

There has been a loss in investments to date, but the Investment consultant believes this is a market reset and not unreasonable. The Consultant and Actuary are expecting a negative investment this year, with less than expected expenses. They are projecting a deficit of \$4 million. The reserves are still okay, but need watching.

The Administrator, Earhart and Company, is working with the Communications and Training committee regarding a Medicare Decisions training module. No other information was provided on when that would be available.

There was also discussion regarding the "No Surprises Act," which helps protect people from surprise medical bills, and removes consumers from payment disputes between a provider or healthcare facility and their health plan. Additional information will be provided to Trust participants.

The next Health Trust meeting (virtual) will be October 7, 2022.

RETIREMENT REPORT

By: Alan Frey

The Retirement Trust met on June 21st at their regular quarterly meeting. The trust members went through their regular order of business and heard from the Investment committee, Operations Committee and the Benefits Committees.

In addition to the committee reports the members heard from the trust professionals- Actuary, Auditor, Administrator, Legal and the Investment Advisor. Reports covered standard information given to the trustees. Of no surprise to any of the attendees or for that matter anyone who reads a newspaper, the report of the Investment Advisor was the most interesting.

The stock market has not had a good start in the 2022 calendar year and the advisor indicated that the CTA trust has lost approximately 12 per cent of its portfolio. Fortunately, the consensus from the Actuary and the Investment advisor is that in order to avoid a Red Zone declaration the fund would have to double the current six-month losses to approximately 24 per cent.

Courtesy of REACTA... The Passing of a Retired Employee: Notifications

When a CTA retiree passes away, often the spouse/relatives do not know what to do regarding notifications to groups/organizations. Below please find information REACTA hopes will support you in this process.

Notify the following organizations (as applicable) of your loved one's death:

- **The California Teachers Association:** Call Burlingame at 650-697-1400 and ask for Human Resources or use the contact information on the back of this document for specific contacts.
- **The Social Security Administration:** If the deceased was receiving Social Security benefits, please call 1-800-772-1213. You can also go online at <https://www.ssa.gov>.
- **The State Teachers Retirement Service:** If the deceased was previously a teacher in CA, and is receiving STRS payments, call 800-228-5453 or go to CalSTRS.com, google "death" and fill out the notification of death form. You will need the following information to report the death of a CalSTRS member or benefit recipient: their full name, SS# (or CalSTRS Client ID Number), Date of birth, and Date of death. An informant would need to provide: their full name, relationship to the deceased, mailing address, primary phone number, or mail address.
- **Veterans Administration (www.va.gov):** If the deceased was a Veteran, call the Department of Veterans' Affairs at **(800) 827-1000**. Follow the phone prompts to reach a Veterans Service representative to notify the VA of your spouse's death.
- **REACTA:** Please call or email President Dom Summa at 760-567-1358 or dsummacal@aol.com.

You will need the death certificate for the following which usually takes about two (2) weeks to acquire.

- **Life insurance companies:** Notify any life insurance companies the deceased may have had. You will need policy numbers. For a Life Insurance policy through CTA, see the back of this document.

Name(s) _____

Name(s) _____

- **Banks, financial institutions:** Notify any financial institutions. It is best if you have a list of the account numbers, and if possible, any online passwords.

Name(s)/Account Info _____

Name(s)/Account Info _____

- **Financial advisers, stockbrokers:** Notify any financial consultants the deceased may have had.

Financial Consultant(s)/Contact info _____

Financial Consultant(s)/Contact info _____

- **Credit agencies:** It is a good idea to send copies of the death certificate to the three major firms: Equifax, Experian, and TransUnion to help prevent identity theft.

Other Things to Do

Cancel driver's license and close credit card accounts. Terminate or update insurance policies including car insurance, AAA towing, etc. Close email accounts. Close or memorialize Facebook and delete social media accounts. Seek legal advice as needed on timing of closures.

Courtesy of REACTA... The Passing of a Retired Employee: Notifications

CTA Notifications

REACTA recommends you make a call rather than use the website to assure the information is passed on and your questions are answered. The website is primarily for your information.

Health Insurance and Claims Questions

CTA Employee's Health Trust Administrators: William C. Earhart Company

CTA number Toll Free: 877-396-2942

www.wcearth.com

Anthem Blue Cross-Group # 1800-RU (Medicare) or #1800-RT (Non-Medicare)

800-282-4993

www.anthem.com/ca

Express Scripts (Prescription Coverage for Blue Cross Subscribers only) Group # CTARX333

800-501-7162

www.express-scripts.com

Kaiser HMO - Kaiser North - Group # 00437-01

Kaiser HMO - Kaiser South - Group # 101895-01

800-464-4000

www.kp.org

Delta Dental – Group # 07158-02301

888-335-8227

www.deltadental.com

Vision Service Plan (VSP) – Group # 12309884

800-622-7444

www.vsp.com

Pension/Retirement

BeneSys Administrators

833-265-2277

www.CTApension.org

Life Insurance

The Standard – Group # 503034

800-522-0406

At CTA, call Jasmine Wan @ jwan@cta.org or call 650-552-5371

Medicare

1-800-MEDICARE (1-800-633-4227)

<https://www.medicare.gov/talk-to-someone>

GRANDCHILDREN OF REACTA MEMBERS RECEIVE SCHOLARSHIPS

REACTA OFFICERS

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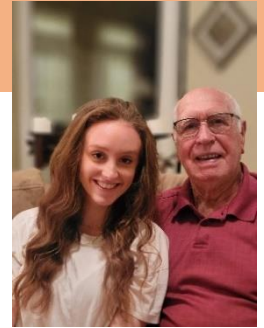
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Stephani
Clark (Wiley
Jones' grand-
daughter)

Stephani currently attends Howard University with plans to graduate in 2024. Her goals are to cultivate healthy conversations on mental health and mental healthcare. Her accomplishments include membership in My Sister's Keeper, Tangles, and HU CHAARG. Stephani volunteers at the La Puente Outreach Food Pantry. The REACTA Scholarship Committee reviewed this year's applications and recommended two recipients for the 2022 \$2000 scholarships. The REACTA Board approved their recommendations.



Sarah-Marie Border
Sam Border's grand-
daughter

Sarah-Marie is a Psychology major with a double minor in Art and English at Mercer University. She has a deep calling to help people heal, to be empowered by paradigm shifts and to create change. Sarah-Marie has participated in educational activities including teaching at art camp, providing aid to students with exceptional needs, and UGA summer academy's Mock Trial. Thank you to Scholarship Committee: Marilyn Bittle, Joe Colton, Alice Clement, Jim Gutman, for their time reviewing the applications and recommendations.

Committees

Membership Team: Robin Rose, Chair – Region 1, Maureen Keating, Shirley Horn; Region 2, John Stevens, Marla Reyes; Region 3 and Chair, Robin Rose, Patricia Williams, Gary Campbell; Region 4, Ann Adler, Merri Furler, Craig Nelson **Health & Welfare Trust Liaison:** Merri Furler. **Retirement Trust Liaison:** Alan Frey. **REACTOR Newsletter:** Margaret Wallace, Editor, Dixie Ditsler, Pam Bowen, Kathie Casas. **Scholarship Committee:** Marilyn Bittle, Joe Colton, Alice Clement, Jim Gutman **Web Site & Facebook:** Kathie Casas. **Legal Expense Fund and Member Assistance Fund:** Felice Strauss, Chair