



The REACTOR

*Retired Employees Association
California Teachers Association*



MEMBER ASSISTANCE FORMS

By Dom Summa, President

In my August column, I stated that last year’s REACTA budget provided \$1500 for member assistance and \$3000 for legal expenses. At our annual meeting this October we increased those amounts to \$2500 for member assistance and \$4000 for legal expenses. We learned from our experience with retirees, who had their pensions reduced, that it was important to provide more than moral support for our members. Guidelines for accessing each fund were approved by our members at the annual meeting in October. At the December 7 Officers meeting we adopted the application forms for members to use when requesting these funds. The guidelines and forms are posted on the REACTA website, www.reacta.org, or may be obtained by sending an email to our committee chair Felice Strauss. Fsnod4u@aol.com

In summary, the REACTA Member Assistance Fund will provide up to \$500 to a member facing a personal hardship following incidents such as health emergencies, fire, flood or earthquake. You must be a member at the time the issue arose and at the time you request assistance.

The REACTA Legal Expense Fund will provide some funding for legal expenses incurred by members on issues dealing directly or indirectly with CTA, management companies that provide services to CTA retirees, retirement issues stemming from being a Retired CTA staff, or collecting CTA Retirement pension and/or medical benefits. Assistance will also be granted for issues that could possibly affect other REACTA members. The REACTA officers may use this fund for legal advice on the above issues.

The REACTA officers believe these funds demonstrate a commitment to supporting our members in time of need. If you have questions about these funds, please contact REACTA treasurer Felice Strauss.

INSIDE THIS ISSUE



Dom Summa and Jo Bonita Raines “zoom in” at the first virtual REACTA Annual Meeting.



Kerry Moriarty is the newly elected REACTA vice-president. The new board officially starts January 1, 2021. Congratulations to President Dom Summa, Secretary Pam Bowen, Treasurer Felice Strauss, and Member At Large Marilyn Bittle.



Say goodbye to 2020 at the regional virtual zoom parties on December 28 and 29.

CALENDAR OF EVENTS

December 28 – Give 2020 the boot virtual cocktail party for Region 1,2, GR and Headquarters at 5:00 pm.

December 29 – Give 2020 the boot virtual cocktail party for Regions 3 and 4 at 5:00 pm.

January 15 -Scholarship Applications will be available online. Deadline will be in the Spring TBA.

February 10 – REACTA Zoom Book Club at 5:00 p.m.



GIVE -2020- THE - BOOT VIRTUAL COCKTAIL PARTY

None of us have ever needed a reason to party, but this year we have a widespread reason to let off some steam and get vaccinated with a good dose of friendship and cocktails.

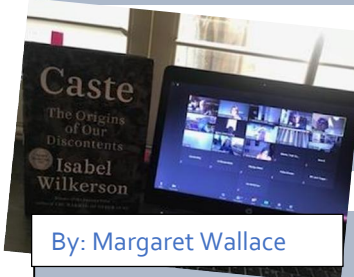
The REACTA Regional Zoom party will start at 5:00 p.m. You must register to attend and receive the link for the party. Please send an email to Dom Summa at dsummacal@aol.com to register for either or both of these events.

REACTA Book Club Virtual Zoom Meeting

February 10, 5:00. You must register to attend and receive the link from Margaret Wallace at marwall@aol.com.

The Splendid and the Vile: A Saga of Churchill, Family, and Defiance During the Blitz, by Erik Larson. This historical account of England in 1940 and 1941 focuses on the Blitz, the nightly bombing of London by the Nazis during World War II. Calling it “relevant” despite not being pandemic-related, it draws comparison between Brits huddling from bombs in their basements to the isolation most of us have experienced in 2020. Larson makes it clear that Prime Minister Winston Churchill’s leadership style got the British people through that period.

The REACTA Book Club met “virtually” during the annual ZOOM meeting on Oct 5.



Even though we had two books to discuss, Isabel Wilkerson’s book, Caste, dominated the discussion. Her Pulitzer Prize–winning, bestselling novel examined the unspoken caste system that has shaped America and shows how our lives today are still defined by a hierarchy of human divisions.

Alice Clemens, Priscilla Winslow, Kelly Horner, Justo Robles, Edna Steele, Sherri Casazza, Audrey Ohlson Smith joined the virtual meeting adding comments that created a conversation that people are still talking about. Participants were quoting from their highlights in their copy. This book will continue to influence our society well beyond our Zoom conversation.



MEMBERSHIP COMMITTEE REPORT

By: Robin Rose

Region 1- Mike Myslinski, Carla Dorn, Tony Tong, Susan Savage, Lisa Nardi Sartor, Sherri Casazza; **Region 2-** Julie Nissen, Deborah Leonard; **Region 3 –** Mary Jordan, Angela Boyle, Kathy Hill, Cindy Heller, Ralph Acosta, Michi Higashi; **Region 4 –** Norma Potter, Georgina Tomasi, Bill Guy, Alva Rivera, Linda Virden, Barbara Smith

A **BIG** thank you to those cash paying members who switched to Pension Deduction! It's not too late. If you still are paying by cash, there is time to switch to pension deduction. Paying by check can be time consuming and an extra expense for REACTA because we send out reminder letters (usually two) and then the Membership Committee follows up individually with those who forget to renew their dues after receiving the mailings. Pension deduction is an easy and effortless way to remain a member, and you are never behind in your dues. Beginning January 2020, automatic pension deduction will be the only option for new membership enrollments. Contact Robin Rose for an enrollment form to make the switch.

Thank you to Lisa Longabaugh, Craig Nelson, Jane Robb, John and Karen Stephens, Debbie Diaz, Dick Gale, Susan Rovetta-Merlot, Steve Kaplan, Justo Robles, Margaret Thayer, Raima Pert, Mona Marra, and Hal and Nancy Stephens for making the switch! Your names were entered into a drawing to receive a year's free membership. The names were drawn at the REACTA annual meeting on October 5, 2020. **The winners were John and Karen Stephens and Susan Rovetta-Merlot! Congratulations!**

Finally, it is always sad to lose some of our colleagues: This year we lost Sigrid Weir, Jack Cowan, Catherine Harrell, Ray Hansen, Phillip Schneider, Micky Bickett, Vicki Marien, Aileen Mason, Dave Stuart, Bill Rogers and Enoch (Pinky) Bennett. May these CTA warriors rest in peace.

Membership Committee

Region 1 – Maureen Keating, Theo Austin-Smyth, Shirley Horn, Craig Nelson

Region 2 – Annie Aquino, John Stephens, Marla Reyes

Region 3 – Robin Rose, Patricia Williams, Gary Campbell

Region 4 – Ann Adler, Merri Furler

If you would like to join our Membership Committee, please contact Robin Rose at

818/433-2778 or rrmcrose@gmail.com.

CTA, CSO and CAS JOIN THE CONVERSATION.



Joe Boyd, CTA Executive Director; Jill Coert, CAS President; and Nicole Love, CSO President joined the REACTA annual meeting for a discussion on current issues within CTA as well as union updates.

Joe shared the status of CTA members working from home. "It has been difficult and takes a great deal of time," said Joe Boyd. Membership is currently at 285,000 and CTA is looking at a severe cycle of funding cuts.

Jill Coert said that she would have discussions with CAS members about joining REACTA members, and possibly including information in their retirement packets.

Trustee Report: Wei Pan reported that CTA should be back in the green zone by 2024. Rose Luna, CSO trustee, shared that there is a loss of actives down to 491. Investments are doing well with 11 months of reserves. Costs down due to COVID with people delaying procedures.

Since Covid restrictions mean no Region 4 CTA Holiday Lunch this year and the opportunity to donate to the Marines Toys for Tots, I am challenging my CTA colleagues to make an online donation. I did!

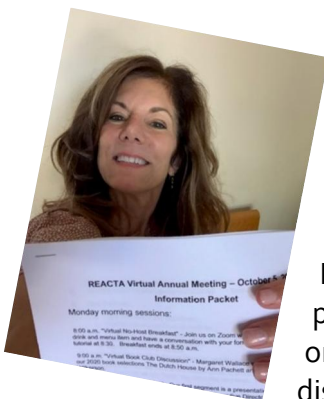
<https://www.toysfortots.org/.../forms/simple/Default.aspx...>



Did you know that Toys for Tots is a top-rated charity?

96% of your donation goes to the mission of providing toys, books

and other gifts to less fortunate children. The 4% spent on support principally covers fundraising expenses – not one donated dollar goes to pay for salaries or any other manpower costs. By: Kathy Casas



MEMBERSHIP REACTIONS

By: KAREN DONHOFF

Good Zoom meeting! Here's my selfie from October 5th's call. I have been phone-banking for Sister District CA Peninsula and have been post-carding for the Napa Democrats, and I'll continue to do so for both organizations. I also intend to do phone-banking on October 19 as discussed today on our call.

As for COVID-19, I volunteer for the Second Harvest Food Bank and there has been a definite uptick in clientele since mid-March. Since that time, instead of having the clients walk into the distribution center and move through the stations to collect the food, we now carry pre-boxed food directly to their cars.



NEWLY ELECTED VICE PRESIDENT

By: KERRY MORIARTY, Vice President

Just this morning I was at my pharmacy to get a second vaccine shot. The pharmacist said, "That will be a \$187, miss." I'm sure I gasped, and then told him he probably didn't see my secondary insurance. The price went down to \$0. It was a reminder of why belonging to REACTA is so important. Without the protections we receive as part of our CTA retiree benefits, we would all be in shock and likely rationing our health care.

REACTA is both a security blanket and a sword. Retirees are vulnerable to changes the active units bargain. We could have seen some serious adjustments to our benefits had this year's negotiating gone a different way. We cannot rely on the largesse of our former employer. We need to be able to advocate for ourselves. REACTA is the sword we need to do that.

And, don't we all miss our colleagues? The same people we marched with, phone banked with, and joined together with to push back when necessary! REACTA provides opportunities for us to get together and enjoy our exploits and future battles! Looking forward to seeing you at next year's Annual Meeting!



REACTA SCHOLARSHIP PROGRAM

By Marla Reyes

As in the past six years, REACTA will again offer two scholarships to relatives of active REACTA Members. These scholarships are for students attending or registered to attend, an accredited, degree granting institution or college. REACTA is prepared to give two, \$2,000 scholarships for the Calendar year 2021. We hope to have two qualified winners.

The REACTA Officers appointed Marilyn Bittle as the new Chairperson for the Scholarship Committee. Applications for the 2021 Scholarships will be available January 15. You will be notified on the REACTA Face Book Page, the Website, in the REACTOR, and in Hot Topics. All information will be available, with calendar deadlines, and the information that is necessary to being a successful applicant.

We are looking forward to many applications arriving in the coming months.



REACTA Creates Task Force to Respond to Health Trust

At our annual meeting, CSO Health Trust Trustee Rose Luna reported that the Trust was exploring the creation of a Medicare Advantage (MA) plan for retirees who qualify. Her report is printed below.

Medicare Advantage (MA) Plan

The Trustees were presented with information on exploring a Medicare Advantage (MA) plan for our retirees who qualify. This would be a change to the plan that Medicare participants are enrolled in and how claims are paid. Anthem has an MA plan that would save the Trust \$1.1M over the course of two years, but it could cause disruptions to our retirees enrolled in Medicare. Below is a summary of the changes that we are aware of so far:

- *Claims processing would be done by Anthem instead of Medicare and in return, Medicare would pay Anthem a capitated rate for the retirees. This is how the savings are derived.*
- *Anthem has assured the Trustees there would be minimal disruption of services. The Trustees will be reaching out to other plans that participate in MA to see what their experience has been moving to this plan. CSO Trustees have concerns that our plan is so unique, the other's experience may not be equitable to ours if we changed.*
- *The MA plan is a "passive network." This means that a provider could be in-network but NOT accept the MA plan. We are aware of two large networks (Sharp in San Diego and the Mayo Clinic in Arizona) that do not accept the Anthem MA plan.*
- *If the provider does not accept the MA plan, the member would have to front the money for an appointment/procedure and submit for reimbursement from Anthem.*
- *The MA plan institutes an additional layer of prior authorizations for procedures, which is also concern of the CSO Trustees.*
- *The MA plan treats all providers, assuming they accept Medicare, as in-network.*
- *The MA plan reduces co-pays for virtually all office visits to \$0, reduces the deductibles to \$0, and reduces the annual out-of-pocket limits to \$750 regardless of in or out-of-network.*

The CSO Trustees are keenly aware of the disruptions that were caused when we moved to an EGWP prescription plan, which was promised to have limited disruptions, so we are analyzing this plan in-depth.

At our December 7 meeting, REACTA appointed a task force chaired by incoming VP Kerry Moriarty to prepare a response from REACTA prior to the next Trust meeting in February. If you or anyone you know has enrolled in a MA plan and had either positive or negative experiences, please contact Kerry at kmoriarty100@gmail.com. The REACTA officers will review task force recommendations at our next meeting on January 28, 2021. Thanks for your assistance.

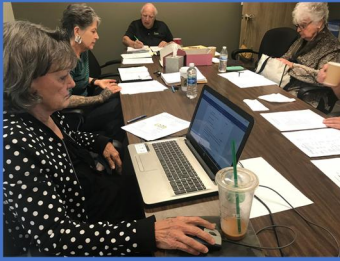


REACTA 2021 ADOPTED BUDGET REPORT

By: FELICE STRAUSS, Treasurer

| | Date | 1/1/2021 Adopted Budget |
|-----------------------------------|------|-------------------------------|
| INCOME | | |
| Members | | 16,500 |
| Annual Mtg | | 2800 |
| Additional Scholarship | | |
| Donations | | |
| Other | | 50 |
| Total Income | | 19,350 |
| EXPENSES | | |
| Executive Board | | 5000 |
| Committees | | 8350 |
| Elections | | 200 |
| Membership | | 1500 |
| Nominations | | 300 |
| Political Education | | 200 |
| Scholarship | | 550 |
| Trusts | | 5000 |
| Other | | 100 |
| Communications | | 3650 |
| Directory | | 100 |
| Facebook | | 100 |
| Hot Topics | | 100 |
| Newsletter (REACTOR} | | 100 |
| Web Site | | 100 |
| CAS/CSO/CTA | | 500 |
| PrintingMailing/Supplies | | 2500 |
| Membership & Advocacy | | 16,750 |
| Annual Meeting | | 7000 |
| Member Assistance | | 2500 |
| Legal Expenses | | 4000 |
| Regional Activities | | 500 |
| Scholarships | | 2000 |
| Other | | 50 |
| Total Expenses | | 33,000 |
| Transfer in from carryover | | 13,480 |
| Total Income | | 33,000 |
| FFCU | | |
| Convenience Checking | | |
| Prime Checking | | |
| Association Savings | | |
| Total Assets | | 48,574 |

REACTA Officers



Dom Summa
President
dsummacal@aol.com
760-567-1358

Kerry Moriarty
Vice President
Kmoriarty100@gmail.com
415-505-0738

Felice Strauss
Treasurer
Fsnod4u@aol.com
949-742-0377

Pam Bowen
Secretary
Pambow7@gmail.com
951-235-1722

Marilyn Bittle
Director-At-Large
Mmbret2002@aol.com
562-434-7113



To Zoom Or Not To Zoom

By: MARGARET WALLACE, Editor

To say that the REACTA Annual meeting was a success would be understatement. Due to the convenience of attending on line, through Zoom, many members attended that have never attended an annual meeting.

Members commented on the REACTA Facebook page, "It was great seeing everyone, and we even got some business taken care of," posted Judy Thomas.

The reaction to the meeting did not however diminish the camaraderie of meeting face to face in Cambria. "Quality is better than quantity," said Felice Strauss. "But it was great to see so many people on Zoom."

Because of the overwhelming success REACTA will be hosting three virtual events for which you can register. Give 2020 the Boot on December 28 and 29 as well as the REACTA Book Club on February 10.

Let's take advantage of the door that Zoom has opened and continue to reach out to one another.

I can't even express how much I missed the CTA collegiality when I retired. As in teaching, my CTA work gave me so many avenues of personal growth and then the friendships that you can all relate to. REACTA in person or on Zoom has been the lifeline of knowledge, growth and laughter.

Stay in touch.

Committees

Membership Team: Robin Rose, Chair – Region 1, Maureen Keating, Theo Austin-Symth, Craig Nelson, Karyn Ferrera, Shirley Horn; Region 2, Annie Aquino, John Stevens; Region 3 and Chair, Robin Rose, Patricia Williams, Gary Campbell; Region 4, Ann Adler, Merri Furler; UniServ Units. **Health & Welfare Trust Liaison:** Roseanne Becher. **Retirement Trust Liaison:** Alan Frey. **REACTOR Newsletter:** Margaret Wallace, Editor, Dixie Ditsler, Pam Bowen, Kathie Casas. **Scholarship Committee:** Marilyn Bittle, **Web Site & Facebook:** Kathie Casas. **Legal Expense Fund and Member Assistance Fund:** Felice Strauss, Chair