

The REACTOR

Retired Employees Association
California Teachers Association

January 2024

RINGING IN THE NEW YEAR

By Robin Rose, President



Happy New Year! Looking ahead to 2024, I first want to look at what REACTA has accomplished this past year. We have expanded membership on REACTA committees. Our Executive Board and committees are the heartbeat of our organization, and they work tirelessly on your behalf. We have continued to publish the REACTOR and send out Hot Topics as issues arise to keep members informed. Regional luncheons brought members together to socialize and most regions invite REACTA members to their holiday luncheons. REACTA hosted a Comedy Night to support retiree, Laura Terman's stand-up comedy routine. It just proves that there is life after retirement.

We have continued to strengthen our relationship with the trustees on the two Trusts, CAS and CSO leadership and CTA. We have hosted Zoom Happy Hours, grew our membership, and continued to monitor issues important to retirees. We have also troubleshooted issues with Zenith American Solutions, the new administrator for the Health and Welfare Benefits Trust. That has been no easy task.

Quarterly Medicare Premium B Reimbursement

As previously shared, last year the Trustees for the Health and Welfare Benefits Trust agreed to create a new process so that in lieu of the annual ritual of submitting your Social Security Benefits Statement, a one-time requirement to submit an affidavit would be implemented.

I have been working closely with Zenith in an endeavor to create a smooth process. With the assistance of former President, Dom Summa, and Merri Furler, REACTA Vice President and liaison to the Health and Welfare Benefits Trust, the new process is as follows:

To **continue** receiving the Part B Premium Reimbursement, you and, if applicable, your eligible dependents will need to complete a one-time affidavit and return it with a copy of your Medicare Health Insurance enrollment card issued by the Social Security Administration and/or if applicable, any eligible dependent's Medicare card. This information must be returned by **March 1, 2024**.

You should have received the packet of information including a cover letter explaining the process, the new policy, the reimbursement affidavit, an optional direct deposit authorization, and a self-addressed return envelope. It is also posted on REACTA's Website and Facebook Page. If for some reason you did not receive an addressed return envelope, it should be sent to Zenith American Solutions, 2250 S Rancho Road, Las Vegas, NV. 89102. (continue on page 5)

INSIDE THIS ISSUE



Robin Rose, Jake Anderson, and Phyllis Peters reunite at the Region 3 Holiday Party.



Felice Strauss and Rob Tranter traveled up north for Thanksgiving and made plans to meet up with Andy Witthohn to hike through the Armstrong Redwood Forest.

CALENDAR OF EVENTS

March 1 – Zenith Medicare Reimbursement “one time” Affidavit is due

March 28, May 9, July 16, Oct 8 – REACTA Board Meetings

April 1 – Scholarship Application Deadline

May 10 – Scholarship Winner Notification

October 8 – Executive Board Meeting, 10 am, Oxford Suites

October 8,9,10– REACTA annual meeting, Paso Robles, Oxford Suites



Scholarship Money Tree raised nearly \$1,500 for the Scholarship Fund. Tree provided by Rob Tranter

REACTA ATTENDANCE SETS NEW RECORD AT CTA REGIONAL HOLIDAY CELEBRATIONS



Carolyn Govea, Davina Kurzius, and Roberto Gallegos celebrate at the Region 3 Holiday Luncheon. Region 3 REACTA Members, Region 4 REACTA Members, **Dom Summa** and **Bill Harju**, did not walk out of the Region 4 Holiday Party empty handed. **Norma Potter** and **Mark Young** welcome **Linda Virden** to her first Region 4 holiday luncheon as a retiree.





REACTA 2024 Scholarship Application

REACTA, the Retired Employees Association of the California Teachers Association, is an organization that works with CTA Employee Unions and CTA Management to advance, protect, and enhance the pension and health care benefits of all employees who retire from the California Teachers Association. We are awarding one or more scholarships up to the total amount of \$3,400 as determined by the Scholarship Committee to students currently attending or registered to attend an accredited, degree granting institution or college.

THE APPLICANT MUST BE A CHILD, GRANDCHILD, GREAT-GRANDCHILD, NIECE, OR NEPHEW OF AN ACTIVE REACTA MEMBER.

DEADLINE for the scholarship application is **April 1, 2024**. Applications postmarked after this date will not be considered. Copies of this application may be obtained on the REACTA website at www.REACTA.org or upon request from the REACTA Scholarship Committee at REACTAscholarships@gmail.com

NOTIFICATION of FUNDING You will be notified by email, and/or phone on **May 10, 2024**, regarding the status of your application. If you have any questions about the application, please contact Anita Benitas Gardella at REACTAscholarships@gmail.com or call (916) 202-5903.

SUBMISSION of APPLICATION

Mail To: REACTA Scholarship Committee, 2443 Fair Oaks Blvd, Suite 314, Sacramento, CA 95825

OR

Email To: REACTAscholarships@gmail.com

NOTE: Scholarship funds will be awarded to students upon evidence of registration in an accredited college or institution for the 2024-2025 academic year.



MEMBERSHIP COMMITTEE REPORT

BE WELL AND KEEP IN TOUCH

By: Ann Adler, Membership Chair

Your REACTA Membership Committee met on January 16, 2024, and continues to focus on increasing membership and encouraging member engagement. The Committee is now 12 strong including: **Gary Campbell, Sydney Greenberg, Susan Midori Jones, Kim Mina, Kerry Moriarty, Alva Rivera, Penny Sevoian, Barbara Smith, John Stephens, Patty Taylor, Patricia Williams, and myself.** We are pleased to have our first spouse on a committee, Patty Taylor. Due to the hard work of the Committee, REACTA is a powerful organization of nearly 420 members as 2023 closed. New retirees continue to join REACTA, and the majority of the remaining cash payers have paid for 2024. Most recently, the following people have joined REACTA.

PLEASE WELCOME

Catherine Casino (spouse of Cork McGowan)

Peg Tracey

Teri Dulak

Stephen Miller

Sandra and Darrell Jones

Anthony "Buzz" Narlock (spouse of Susan Narlock)

David Snyder (spouse of Ann Snyder)

Ray Fernandez (Sydney Greenberg spouse)

Steven Lee

Tommy Dulak (spouse of Teri Dulak)

Jesus Quiñonez

Maggie Murphy

Marilou Romero

The Committee thanks **Linda Boyle, Gerry and Corey Fong, Linda Gray, and Dina Martin** for updating to dues deduction members. Although previous bylaws allowed cash membership, currently pension deduction is the only option. This is more cost effective and uniform to our group.

Recent retirees include **Theresa Horton, Nessa Connor, Rose Luna, Yolanda Mogannam, Rene Rambo, George Young, and Becky Zoglman.** **Rick Wathen and Joe Boyd** have announced their retirements later in 2024. Some of these people are waiting until their leaves runs out to join. Please feel free to encourage them to join us now.

In the past year we have had many spouses join. We now have 75 spouse members! If sadly, the CTA retired employee of the couple passes away, the spouse can, by request, stay on as a non-dues paying, non-voting member to continue to receive important information that impacts them.

Your Committee reminds you to browse at www.reacta.org and to use the REACTA Facebook to share information. These resources enable you to stay up to date on current actions of members and REACTA.

On a sad note, we continue to have REACTA members pass away. We mourn their loss and welcome their spouses to stay in touch. Just prior to the October 2023 meeting and until now: **Bruce Colwell, Bill Guy, Aleita Huguenin, Mary John, Mabel Kim, Margaret Mahan, Donna Mauer, Patricia McCallum, Alberta Rossi, and John Smith** all passed. (Some people are being listed again because many did not see the names in October.) Condolences to their spouses.



DO YOUR HOMEWORK

By Arleigh Kidd and Gene Huguenin (Political Education Committee Co-Chairs)

The 2024 elections are upon us and Californians will be voting in the primary March 5, 2024, and again on November 5, 2024. There is a lot at stake in this election and we need every REACTA member engaged in the process.

On the March primary ballot CTA is urging a YES VOTE on Proposition 1 "The Mental Health Service Act." This \$6.35 billion bond will build badly needed Behavioral Health Centers for Californians with the deepest mental health needs.

On the ballot will also be several federal races including President, U.S. Senator, and Congressional seats across the state. We urge you to do your homework and vote for pro-labor candidates who will protect pensions and access to high quality healthcare.

As the November election draws closer, we will update you with CTA's recommendations and with opportunities to get involved as the November election will represent opportunities and risks for REACTA and our members.

Stay well and don't forget to vote!

(continued from page 1)

If you are currently receiving your reimbursement via direct deposit, there will be no need to submit another direct deposit authorization form. However, REACTA highly recommends that you sign up for direct deposit if you have not done so in the past.

Retirees who are not eligible for Medicare yet, will receive similar information upon your eligibility for Medicare.

It is important for all REACTA members to seek out and assist any retirees that you are aware of who may have difficulty completing this task.

I am sure we will have more challenges before us in 2024. One thing that I do know is that there is no obstacle that the power of our membership cannot overcome together.

Again, Happy New Year and best to all of us in 2024!

"Life is a series of transitions from what's over to what's next."

Norman Lear



CTA HEALTH & WELFARE BENEFITS TRUST

By: Merri Boston Furler, REACTA Liaison

The Trust meeting was held January 9, 2024, via Zoom.

The Investment Consultant reported on the strong year-end performance in 2023, with double digit returns across the board. All investment allocations are in line with their targets and there are no concerns at the present time.

Trustees on the Budget Committee and Compliance Committee held meetings with Zenith reps regarding Transition updates, including eligibility, customer care and service time, open enrollment, and roles and responsibilities. Zenith will be providing additional resources to address eligibility and timeliness issues. Expectations will be placed on the Customer Service Team to become better advocates for participants, and to provide a participant website. The website will include eligibility information, access to claims and EOBs, and will be updated regularly. The website can be found at: <https://edge.zenith-american.com>. Click on Participant Edge Login.

The Benefits Committee did not have any action items at this meeting but did report out that they are still trying to resolve the Delta Dental issues. Options include adding Ameritas Dental as a supplemental plan, and possibly an increase in Delta Dental's annual maximum amount to reduce out of pocket costs.

Anthem Blue Cross and UC Health are still in contract negotiations, but if an agreement is not in place by February 29, 2024, UC Health will be considered out-of-network as of March 1, 2024. Anthem is obligated to inform HMO participants, but not PPO participants who could incur significant out of pocket expenses. If you or your dependent(s) are receiving current care from the UC Health system, you may want to submit a continuity of care form to Anthem. These contract negotiations do not affect UC employees or students. Contact your local UC Health provider for more information.

The next H&W Benefits Trust meeting will be held, via Zoom, on April 11, 2024.

RETIREMENT TRUST MEETING REPORT

By: Alan Frey

On December 13th the Retirement Trust met for its third meeting of 2023.

As this is the month that determines the zone status for the coming year, it is an important meeting where the trustees are given information on the portfolio performance for 2023.

Zone determination is based on the assets and liabilities as of December 31 each year.

At the meeting, year to date performance was showing a little over a 7% return on investments which matches the trust's expectations.

Surprisingly during the meeting, the markets hit a record high which should actually improve the performance that was reported earlier in the meeting.

As of this writing, December 28th, the markets ended up with a 24% gain as a final point for 2023. Although the markets did not set a record on the 28th, projections for 2024 look promising.

I believe it is safe to say that the California Teachers Association Pension Trust will be in the Green Zone once again.

While our trust investments are diversified among things other than the stock markets, our performance will not match the 24%. However, our returns should be well above our anticipated goals.

If you have questions, please feel free to give me a call 916-952-4894

JUST COULDN'T PUT IT DOWN

Here are a few book recommendations from our members.

Margaret Wallace: Hello Beautiful by Ann Napolitano (Modern Day Little Women)

Priscilla Winslow: American Midnight by Adam Hochschild (Puts our blighted times into perspective by its deep look at the period just after WW 1)

Alva Rivera: Still Life by Louise Penny (Set in Quebec – We were in Quebec City last year and it's fun to imagine being there through her books.)

Ruthmary Cradler: Enough by Cassidy Hutchinson, Astor: The Rise and Fall of an American Fortune by Anderson Cooper and Katherine Howe

Have you read any book books lately? Please send your book recommendations to Margaret Wallace marwall@aol.com

	2023 Adopted	2023 Actuals
INCOME		
Members	15,000	16,693
Annual Meeting	2,500	2,480
Addl Scholarship Donations	500	690
Other	50	
Total Income	18,050	19,863
EXPENSES		
Executive Board	3,000	2,087
Committees	9,600	95,576
Elections	200	
Membership	3,000	764
Nominations	100	
Political Education	200	40
Scholarship	2,000	2,630
Trusts	4,000	2,142
Other	100	
Communications	2,950	165
Directory	50	
Facebook	200	150
Hot Topics	50	
Newsletter (REACTOR)	100	
Website	300	
CAS/CSO/CTA	1,500	
Printing Mailing/Supplies	750	15
Membership & Advocacy	22,000	12,514
Annual Meeting	9,000	10,394
Member Assistance	4,000	
Legal Expenses	5,500	
Regional Activities	1,500	120
Scholarships	2,000	2,000
Other	100	
Total Expenses	37,650	20,343
Total Income	18,050	19,863
FFCU		
Convenience Checking		55,531
Prime Checking		11,423
Association Savings		28
Total Assets	60,000	66,982



TREASURER'S REPORT

By: Felice Strauss, Treasurer

The final membership count for 2023 was 415. That is an increase of 18 from the previous year. We will start 2024 with 426 members, including an increase in the number switching to pension deduction. At this point we have fewer than 15 cash payers that have not sent their check in yet. That is much better than in previous years.

REACTA Officers

Robin Rose

President

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Merri Furler

Vice President

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Joe Colton

Director At Large

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Committees

Scholarship Committee: Anita Benitas Gardella (chair), Alice Clement, Ros Wolf, Michi Higashi, Andy Witthohn, Joe Colton (Board Liaison). **Health & Welfare Trust**

Liaison: Merri Furler.

Membership: Ann Adler (Chair), Merri Furler (Board Liaison); Region 1: Kerry Moriarty, Sydney Greenberg; Region 2: John Stevens, Susan Midori-Jones; Region 3: Patricia Williams, Kim Mina, Gary Campbell, Penny Sevoian; Region 4: Alva Rivera, Barbara Smith, Patty Taylor.

Retirement Trust Liaison: Alan Frey. **Fiscal Oversight**

Committee: Felice Strauss, Dick Gale, Mona Marra.

REACTOR Newsletter: Margaret Wallace (Editor), Dixie Ditsler, Kathie Casas, Shirley Horn. **Social**

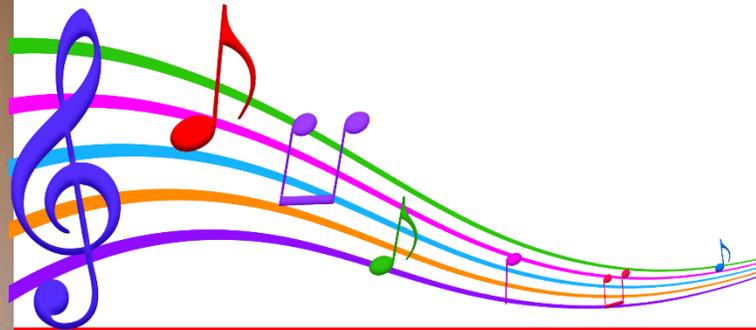
Media Specialist: Kathie Casas.

Database Specialist: Linda Virden. **REACTA Webmaster:**

Kathy Schlotz. **Legal Expense**

Fund and Member Assistance

Fund: Joe Colton. **Political Education Committee:** Arleigh Kidd, Gene Huguenin



FIRST DAY OF RETIREMENT

By: MARGARET WALLACE, Editor

Who do you know that would agree to a REACTOR interview on their first day of retirement? Well **Rose Luna** did just that in between going to Costco and picking up the girls.

Rose had planned to retire over a year ago but had to adjust with the pension changes. She put in 31.75 years with CTA and plans to use the retired annuitant option for one year finishing off a factfinding and mediation as well as continuing with Cal STRS.

"Other than that, I am going to play it by ear," said **Rose**. "I have a 13-year-old and a 21-year-old at home, and I really want to be home with my family."

Pilates and piano lessons are going to keep her mind and hands busy. But traveling with her CTA friends will be taking her to Santa Fe, New Mexico in September with plans for a health spa and relaxing in an Air B & B.

First on her to do list is to join

REACTA, but it seems like she has always been a member. **Rose** has routinely attended the Region 4 Spring Luncheons and kept our members up to date on health trust issues.

Most of **Rose's** future revolves around her daughters and their involvement in Mariachi competitions starting in Albuquerque. The family is planning an east coast trip in June.

Other than that, she is going to take it one day at a time working in her yard and getting caught up with things when she wants to.

Rose's CTA career path has taken her from CAS to CSO where she has been valued as an outstanding colleague and relied upon by everyone as a true union advocate.

The REACTOR is always looking for personal stories of your adventures, involvements, and talents. Please contact Margaret Wallace, editor, marwall@aol.com and your retirement story will be in an issue of the REACTOR.