



The REACTOR

*Retired Employees Association
California Teachers Association*

January 2022

PAYMENTS AND REIMBURSEMENTS

How can REACTA help?

By Dom Summa, President



As REACTA President, I often receive calls from members on issues regarding our Health Trust. I usually suggest they call Earhart and Company, our trust’s administrator. Please read Merri Boston’s article later in The REACTOR for contact information. For many years Earhart has generally provided excellent service to active and retired beneficiaries. However, the most recent questions have specifically been related to retiree issues. I list them below since they may also impact you.

Premium Payment for Life Insurance – Many retirees have continued their life insurance benefit by paying a quarterly premium to Earhart. There is a concern that a retiree might forget, misplace a bill or not receive a bill due to an address change, and then risk having their policy lapse. Earhart does not have a system for automatic payments but you can set up your own auto-pay system with your bank. For example, I use Chase Bill-pay and set up quarterly payments to go directly to Earhart. I don’t have to worry about missing a payment. You should check with your bank to see how to use this service.

Quarterly Reimbursement of Medicare Part B Premium – Earhart sends a letter to Medicare eligible retirees in the trust requiring you to send a copy of your Annual Social Security Letter which includes your 2022 Standard Monthly Medicare premium amount.

The Trust, through Earhart, reimburses you for this amount on a quarterly basis. When the premium increases, the reimbursement increases. For 2022 the amount of premium increase is \$24.60 per month. If your letter is submitted after April 1, 2022, you will not be reimbursed for the premium increase for the first quarter of 2022. I have contacted Earhart and asked them to provide me a list of retirees who have not submitted their 2022 letter from Social Security. Unfortunately, this information cannot be legally shared. I was informed that about 95% of our retirees submit their letter on time. If you are aware of a retiree having difficulty with this process, let me know and REACTA will try to assist.

Our insurances, through the Health and Welfare Benefits Trust, offer security and peace of mind for retirees. Please make sure you are getting all the available benefits.

INSIDE THIS ISSUE



Ann Adler chats with new Region 4 staff at their annual holiday luncheon in Temecula.



Robin Rose volunteers to fill the Vice President vacancy.

CALENDAR OF EVENTS

March 3 – Book Club Zoom Meeting. Contact **Margaret Wallace** if you want an invitation to join the meeting. (See page 5)

April 13 – REACTA Board Zoom Meeting at 2:00

April 15 – scholarship application deadline

TBD – Spring luncheons. Information will be provided as plans develop.

Oct 3,4,5 – Annual Meeting. Location to be determined. Mark your calendars.

Anytime - Send REACTOR stories and photos to **Margaret Wallace** marwall@aol.com



JOINING WAS A PIECE OF CAKE

By: Margaret Wallace

Alva Rivera retired in July 2020, and immediately joined REACTA. She always planned to join but was gently reminded by her friend **Ann Adler**.

Her motivation to join was balanced between professional and social. “I know that REACTA is an Advocate for CTA retirees. It is an easy way to stay in contact with my buddies”.

Alva found this to be very true at the October Annual Meeting in Cambria, a good mix between fun and business. The icing on the cake though were the prizes she won from wine to two free nights in Cambria.

Alva really appreciates that REACTA maintains a relationship with CTA and is always there for its members, their benefits and their retirement issues.

Alva worked for CTA for over 25 years. She used her retirement gift from CTA to purchase a keyboard and is currently taking piano lessons on line with her husband **Gilberto**. She also reads a lot and has joined REACTA’s book club. She is looking forward to the March 16th Zoom discussion.



Thank you to Region 4 for inviting REACTA to your Holiday Luncheon and Toys for Tots event. **Merri Boston Furler** and **Dom Summa** were joined by more than 20 retirees from Region 4 at the Temecula Creek Inn on December 9.

It is always heartbreaking to lose some of our colleagues. Farewell to Pete Haberfeld and Tommy Hutto May our CTA warriors rest in peace.



WHO 'YA GOIN' CALL

By: Merri Boston Furler, REACTA Health Trust Liaison

The CTA Employees Health and Welfare Benefits Trust has several providers for our health benefits, including Anthem, Kaiser, Express Scripts, Delta Dental, and Vision Service Plan. If you or your dependents experience issues, have questions or complaints regarding claims, billing, payments or eligibility, please contact the Trust Administrator, rather than the provider.

The Trust Administrator, The William C. Earhart Company, will appropriately and expeditiously try to solve issues or problems, as they have direct contacts with the providers. They are available for your questions or comments from 8-5, Monday through Friday and have a dedicated phone number for CTA participants. The CTA Only phone number is (503) 460-5242 and Toll Free at (877) 396-2942. During the pandemic, they may be working from home, but will return your call quickly. You can also sign up at their website (www.wcearthart.com) to leave encrypted messages.

All calls from participants are documented in order to gauge the type and number of issues or complaints regarding the providers. The call logs, *with no identifying information*, are available for the Trustees to review, and are one of the ways for the Trustees to determine how well your benefits are working.

Also, please contact the Trust Administrator if you have a change of address; change of dependents; death or divorce; or have questions regarding travel and medical coverage.

Scholarship - TIME TO APPLY REACTA is awarding up to two (2) scholarships in the amount of up to **\$2000** each, to students currently attending or registered to attend an accredited, degree granting institution or college.

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

DEADLINE for the scholarship application is April 15, 2022. Applications postmarked after this date will not be considered. Copies of the application may be obtained by email, on request, from **Marilyn Bittle** or on the REACTA website, www.reacta.org. You will be notified by mail, email, and/or phone on April 15, 2022, regarding the status of your application. If you have any questions about the application, email mmrbret2002@aol.com or call (562)-434-7113. **NOTE:** Scholarship funds will be awarded to students upon evidence of registration in an accredited college or institution for the 2022 Fall Semester or Quarter.

Mail application to **Marilyn Bittle**, 141 Syracuse Walk, Long Beach CA 90803

CHIMPANZEE AND GORILLA TREKKING

By: Craig Nelson



In September 2021, I was able to make my third visit to Africa visiting Uganda and Kenya. My goal was to observe chimpanzees and mountain gorillas in Uganda and to go on safari in the Mara North Conservancy in Kenya.

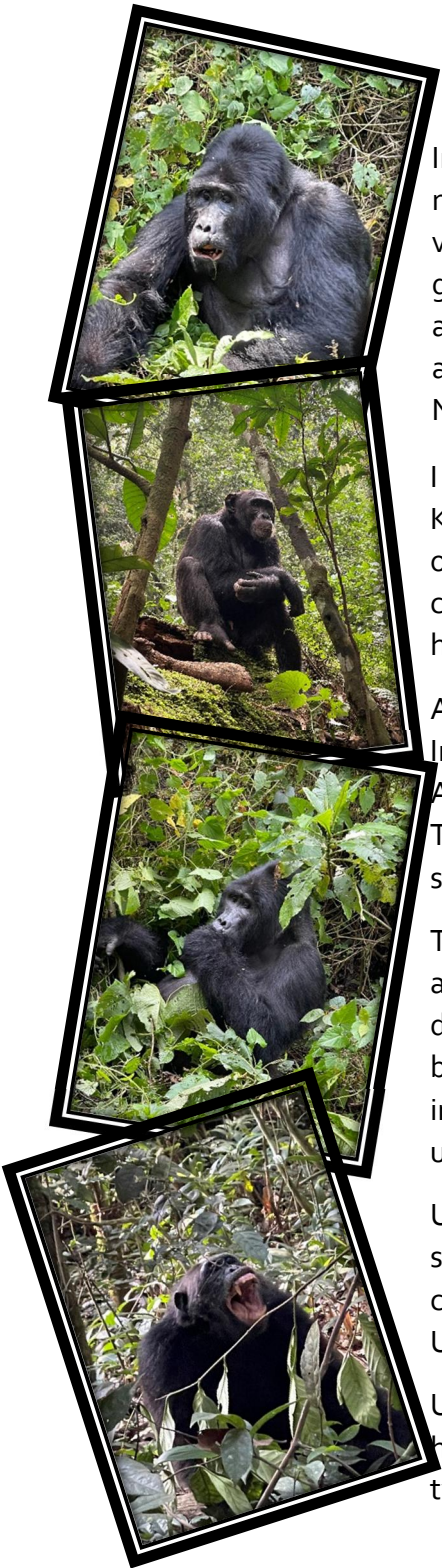
I was able to spend two days of chimp trekking and habituation in the Kibale Forest in Uganda. I was fortunate to observe two communities of chimps with 24-30 members. Chimps have 52 ways of communicating with one another and share a 98% DNA match to humans.

After taking a bush plane, I arrived at the ancient Bwindi Impenetrable Forest, home to 280-320 gorillas living in 15 groups. Again, I spent two days observing two different troops of gorillas. The silverbacks I observed were magnificent creatures, extremely strong and weighing in the neighborhood of 350-480 pounds.

The experience was physically demanding as wherever the chimps and gorillas moved, I moved with them. The rainforest was extremely dense with lots of underbrush, logs and streams. I was accompanied by a guide, 3 trackers, 2 porters and 2 rangers. They were all incredible and made the trek enjoyable and safe. The experience was up close and personal and I would highly recommend it.

Uganda is an incredibly beautiful rural country that depends on subsistence farming. The Ugandans were quite concerned about climate change as they depend upon rain for watering their crops. Unfortunately, by mid-September the rain had not begun.

Ugandans are warm and friendly with a beautiful culture. It's heartbreaking that schools in Uganda have been closed for almost two years due to COVID.





Did You Know

Your Spouse or Domestic Partner Can Join REACTA?

By Robin Rose, Membership Chair

Spouses and domestic partners are strongly encouraged to join REACTA and enjoy all the benefits of REACTA. Being a member of REACTA can be especially important if a member should pre-decease their spouse or domestic partner. REACTA does not communicate with spouses or domestic partners should a retired CTA staff member pass away. REACTA becomes their chief source of information important to them, especially regarding our pension and retirement benefits. REACTA can also become a valuable resource to educate, guide and assist them along the way. Your spouse or domestic partner would then continue as a lifetime member of REACTA for free.

As members, in addition to regular communications of importance from REACTA, they will also receive invitations to REACTA's social get-togethers and our annual reunion. The annual dues amount for spouses or domestic partners is very minimal at \$15.00 per year or \$1.25 per month. Just like member dues, spouse or domestic partner dues may be paid through Automatic Pension Deduction. If your spouse or domestic partner is not already a member of REACTA, please consider enrolling them. Enrollment forms are located at www.reacta.org, REACTA's Facebook Page, or feel free to contact Robin Rose at rrmcrose@gmail.com or 818/433-2778.

REACTA's new **Membership Promotional Campaign** has two incentives making it too good to pass up. New retirees and spouses or domestic partners who join REACTA in **2022** will be reimbursed for their first year's dues. So, if you know someone who is getting ready to retire this year, reach out and explain all the great benefits you enjoy as a REACTA member, including receiving this Newsletter! Additionally, cash payers who make the switch to pension deduction in **2022** will also be reimbursed for their first year's dues. Eleven members have already made the switch this year.

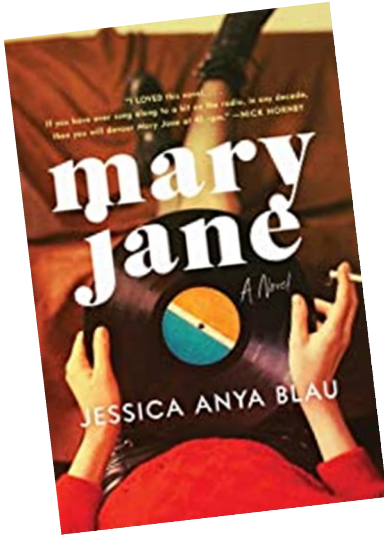
Welcome to our newest retirees who have joined since the last REACTOR: Alice Jones, Anita Benitas Gardella, Sandy Menezes, Mark Miller, Carol Reichert, Marilyn Green, Roberto Gallegos, Debby Baker, Penny Sevoian, Alva Rivera

Also, welcome to our newest spouses and domestic partners: Rob Tranter, Joanne Summa, Karen Alexander, Carla Gutman, Ed Reyes, Nicky Amodeo, Steve Hillman, Bertha Hollister, Dale Maurer, Ray Nicosia, Daniel Moriarty, Gilberto Rivera, Patty Taylor, Mickey Logue

Our newest CTA colleagues who have not yet joined REACTA: Susana Salas, Patricia Alvarez, Denice Correia, Sophia Georgiadis, Isabelle Garcia, Quinnetta Gil. Please reach out to these retirees if you know them. Everyone is a recruiter.

The REACTA Membership Committee wishes all REACTA members a very Happy New Year filled with love, family, friends, travel and all the good things that come with retirement!

REACTA BOOK CLUB – have you read it?



REACTA LOGO

REACTA is still in search of a new logo. The current logo is an outline of the state of California with the letters "REACTA" inside.

Please tap your creative side and submit your entry for a new logo to Margaret Wallace at marwall@aol.com by March 1.

The Communication Committee will review the entries and make a recommendation to the Board. Winner will receive free REACTA dues for one year.

The new read for book club is Mary Jane, by **Jessica Anya Blau**. Many of you will relate to it taking you back to the late 60's and the dynamics between being raised with the 50's standards and dealing with the startling changes of the 60's and 70's. Join the book discussion on March 3 at 5:00. We will be using Zoom, so you need to let **Margaret Wallace** know at marwall@aol.com. She will then send you a Zoom invitation.

REACTA members suggested that REACTA start a book recommendation list and post it somewhere in our communication system. Well the best place in on the REACTA Facebook site because it can remain current and is very accessible. Listed below is the most recent response to that request. The list is very interesting and very eclectic

Harriet Tower recommends: Harlem Shuffle by Colson Whitehead

Cork McGowan recommends: Breath by James Nestor and All The Light We Cannot See by Anthony Doerr

Michele Amendola recommends: Taste by Stanley Tucci and On Animals by Susan Orlean

Robin Rose recommends: The Lincoln Highway by Amor Towles

Alice Clement recommends: West With Giraffes by Lynda Rutledge and Women Rowing North by Mary Pipher

Jeanette Logue recommends: The Thursday Murder Club by Richard Osman

Craig Nelson recommends: The Apollo Murders by Chris Hadfield and Gorillas of the Mist by Dian Fossey

Darrell Gifford recommends: On Tyranny by Timothy Snyder

Bill Morgan recommends: American ULYSSES by Ronald C White

Marsha Wray recommends: Mercy by David Baldacci

Sherry Posnick-Goodwin recommends: Blindness by Jose Saramago

Norma Potter recommends: Wish You Were Here by Jodi Piccolt

If you haven't registered on our Facebook group, it is very easy. Go to your Facebook account, search for REACTA and join. Our website master, **Kathy Casas**, will validate your REACTA membership and then you are in.

2022 REACTA INCOME/EXPENSE REPORT



By: Felice Strauss, Treasurer

As a result of the pandemic, REACTA had very few expenses this past year causing our finances to be in good order. Thus, REACTA decided to pay for members' dinners at this year's meeting.

	Adopted 10/5/20	ACTUALS 12/31/21
INCOME		
Members	16,500.00	16,903.75
Annual Mtg	2,800.00	720.00
Additional Scholarship Donations		710.00
Other	50.00	50.00
Total Income	19,350.00	18333.75
EXPENSES		
Executive Board	5,000.00	248.43
Committees	8,350.00	105.00
Elections	200.00	
Membership	2,000.00	105.00
Nominations	300.00	
Political Education	200.00	
Scholarship	2,000.00	
Trusts	5,000.00	
Other	100.00	
Communications	3,650.00	1,014.50
Directory	100.00	
Facebook	100.00	112.53
Hot Topics	100.00	
Newsletter (REACTOR}	100.00	
Web Site	100.00	379.75
CAS/CSO/CTA	500.00	
PrintingMailing/Supplies	2,500.00	522.22
Membership & Advocacy	16,750.00	11,037.12
Annual Meeting	7,000.00	10501.12
Member Assistance	2,500.00	236.00
Legal Expenses	4,000.00	
Regional Activities	500.00	300.00
Scholarships	2000.00	
	50.00	
Total Expenses	33,300.00	12,405.05
Transfer in from carryover	13,780.00	
Total Income	33,000.00	18,333.75
FFFCU		12/31/2021
Convenience Checking		53,845.73
Prime Checking		12,559.35
Association Savings		28.07
Total Assets	48,574.00	66,433.00



COOKIES ANYONE?

By Sheri Miyamoto

Before I retired I did my fair share of baking. It wasn't until I retired 10 years ago that I set up a project that is close to my heart. When our department adopted a homeless family at Thanksgiving to donate and support, I reached out to the family resource center to pose my idea.

My mother made the best frosted sugar cookies (doesn't everyone's mom?) and she taught me to make them. After she passed away, I found it very comforting to bake them for the family like she did, and it became an annual date for "us" to be together.

Fast forward to the family resource center... I thought it would be nice for families to bake cookies together like I did with my mom. So, with gingerbread dough, cutters and sprinkles, I set out to share with moms and their kids, how to roll, bake and decorate cookies. Thus, I was able to share my mom's love to bake that I had with other families at Christmas.

Because of the pandemic, we couldn't bake together, so with my dear baking friends, we made cookie kits that they picked up and made cookies at home. So, for the past 10 years, I shared my mother's legacy of cookies and the joy it brings to others less fortunate. She would be so proud!

It was also nice to see familiar faces at the Cambria annual meeting. I shared my "joy" and brought Halloween themed cookies to the Annual Meeting. Word has it some folks would like the vanilla cookie and glaze icing recipe, so it is now posted on the [REACTA.org](https://www.reacta.org) website. If you've got a favorite recipe you'd like to share, please send it in and who knows... it won't be just a pandemic that helps us "put on the pounds"!!!

Baking is my joy! For another friend, it's golfing. And for another friend, it's line dancing! I invite you to share "your joy" in the newsletter. We can always use happy news!

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Marilyn Bittle
Director-At-Large
Mmbret2002@aol.com

FRIGID WATERS FOR A GOOD CAUSE

By: Kathy Casas



Our very own **Jo Bonita Rains** is participating in a fundraiser. Below is the post submitted by daughter, Erica Perez.

“For anyone who would like to support my Mom and/ or **Patrick** via a donation, I’m sharing information about the 13th Annual PolaRotary Bear Plunge, hosted by the Rotary Club of Lake Arrowhead. **Patrick** is the Chair of the event and he will be jumping for the Rotary Club Foundation. **Jo Bonita Rains** will be jumping for the World Educational Foundation, of which she is the President. They will both be jumping into the frigid waters of Lake Arrowhead on Saturday, February 5th. This photo was taken a couple of years ago.

You can donate on line or by mailing a check. Be sure to note either **Patrick Rains** or **Jo Bonita Rains** in your donation. www.PolaRotaryBearPlunge.

All members are welcome to submit any fundraisers that they personally participate in. Submit fundraiser details and photos on the REACTA Facebook page.



VP VACANCY FILLED

The current vice president position is no longer vacant. **Robin Rose** has been appointed as REACTA’s new vice-president. According to the REACTA by-laws, the president may appoint someone to fill an incomplete term. The REACTA board has approved this appointment.

Committees

Membership Team: Robin Rose, Chair – Region 1: Maureen Keating, Theo Austin-Smyth, Kerry Moriarty, Danita Keefe, Roseanne Becher, Shirley Horn; Region 2: John Stevens, Marla Reyes; Region 3: Rose Rose, Patricia Williams Gary Campbell, ; Region 4: Ann Adler, Merri Furler, Alva Rivera, Craig Nelson. **Health & Welfare Trust Liaison:** Merri Boston 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