

# The REACTOR

*Retired Employees Association  
California Teachers Association*

October 2023

## CHANGES FOR THE GOOD

By R bin Rose, President



I want to thank everyone who attended our Annual Reunion this month in beautiful Paso Robles. The weather was perfect, and the location was within walking distance to downtown. Some even took a day trip to Cambria.



Our morning general session featured presentations by CTA Executive Director, **Joe Boyd**; **Tom Kaiser**, CTA Human Resources, who is a Trustee for both the Health Benefits Trust and the Pension Trust; CSO President, **Bruce Saathoff**; and **Lauren Tham**, Client Services Manager for our new Health Trust administrator, Zenith American Solutions. Unfortunately, former CAS President, **Jill Court** was unable to attend due to her upcoming retirement. We look forward to welcoming her soon as a new REACTA member. And, just before going to press we learned that **Joe Boyd** announced his retirement from CTA. **Joe** has been a fierce advocate for CTA, unions, and public education over the past 31 years. We wish him well in his next chapter and welcome him back to REACTA.



In addition to **Joe Boyd's** update on current events with CTA, we learned from **Tom Kaiser** that currently, just under 50% of CTA payroll funds our Retirement Trust. This is greater than any other state affiliate. Our investments are trending well to remain in the green zone. In the past bargaining session, the unreduced benefit age increased to 5 years old to 60 years old. Also, to receive retiree medical benefits, an employee must be employed for 15 years. Because there are more retirees than active employees, CTA is dependent on investment earnings to stay healthy. Per Bruce Saathoff, the majority of new CSO staff have fewer than 5 years' experience.

There was a lot of interest from our attendees regarding Zenith American Solutions, our new administrator for the Health and Welfare Benefits Trust, effective October 1, 2023. This change in administrator from Earhart to Zenith does not change your benefits coverage or benefits plan. In recent years there had been more and more complaints about Earhart, and therefore the Trustees went out to bid and determined that Zenith American Solutions was best equipped to assume the responsibilities of administering our Trust. There was a little hiccup on Zenith's first day; however, that was resolved quickly.



REACTA annual meeting attendees filled the scholarship tree with over \$1,400. Thanks to **Rob Tranter** for his beautiful artwork. You can still send donations to **Felice Strauss**



**Susan Rovetta**, retiree from the Concord RRC, wins one of the many raffle prizes at Wednesday night's group dinner.

## MORE CHANGES FOR THE GOOD

1

Zenith has a CTA dedicated telephone line with representatives assigned to Trust participants. Additionally, they are staffed and will process Anthem claims in house. That should result in claims being paid faster and will generate a savings to the Trust.

**Zenith American Solutions toll-free number 888-243-2325**

2

We also learned that all general communications from Zenith will be sent to you by US Mail. So please make sure to contact them if your mailing address has changed. When you have benefit related questions, please call Zenith directly. Call CTA Human Resources only if Zenith is unable to assist.

3

Anthem participants should have received new identification cards with new ID and Group numbers. Please call Zenith if you haven't received yours in the mail. This only applies to Anthem and not Kaiser. We were informed that the new card will also reflect prescription information and that you will not receive a separate prescription card. If you have not received your new Anthem card and need to access medical services in the interim, we were told your doctor should call Zenith to verify coverage.

4

Express Scripts is also implementing electronic ID cards. You can download your ID card by logging into your account at [www.express-scripts.com](http://www.express-scripts.com) OR you can download the Express Scripts App on your phone and will be able to pull up your member ID card. You have the option to add it to your Apple and Google Wallet.

5

Another change will affect those retirees who kept life insurance policies upon retirement. Earhart had facilitated those payments in the past. Many retirees have also arranged to send monthly or quarterly checks directly from their banks. You will need to update the address that your premium checks will be sent to as follows:

California Teachers Association Employees' Health and Welfare Benefits Trust

P.O. Box 511389

Los Angeles, CA 90051-7944

Keep in mind that life insurance premiums must be paid in advance. For those who made payments during the transfer, Earhart should provide those to Zenith, and it may be a month or so before they catch up. CTA has been informed by Zenith, that they are still working to send out the quarterly bill for the next quarter.

Finally, the Trust continues to receive numerous complaints about Delta Dental from both active employees and retirees. Unfortunately, Delta Dental is the largest provider network. However, the Trustees are exploring another option or choice alongside Delta Dental. As REACTA learns more, we will keep you informed.

*"In union work, if it is not difficult, we're probably not doing it right." Kenny Kim*

## CALENDAR OF EVENTS

**January 11** – REACTA BOD Zoom Meeting. They will be scheduling the year calendar at this meeting.

Committees schedule their own meetings.

**January 25** – “Happy to Zoom Hour” 4 p.m. Zoom information will be emailed to members.

**TBD** – CTA annual holiday parties determined by CTA regional managers.

**TBD** – REACTA regional spring luncheons.

**October** – REACTA Annual Meeting, currently negotiating dates with Oxford Suites in Paso Robles



**THIS YEAR’S ANNUAL MEETING ...** was filled with newly retired members and a record number of significant others. A reminder to all members that your significant other can join REACTA too.

The two-day annual meeting was filled with opportunities for visiting, getting important information, eating, and, yes, happy hours. “I think this meeting may have been the best ever,” said **Felice Strauss**. “They just keep getting better and better.”

The Board of Directors are already working on next year’s event in October 2024 at the Paso Robles Oxford Suites. Mark your calendars and why not extend your time into pre and post adventures in the area. After all, it is wine country and you’re retired.

(top) **Cork McCowan and Catherine Cansino** reunite with regional friends. (bottom) **Debbie Diaz, Shirley Horn, and Dixie Ditsler** spent time in downtown Paso Robles during lunch break. **Jim and Mary Clark** greet lifelong friends during meetings. **Mark and Linda Young** find time to attend before they leave for Santa Fe, New Mexico. **Roberto Gallegos, Vivian Tay, and Paul McKernan** relish in Region 3 memories and enjoy the great happy hour food. **Ed and Marla Reyes** drove in from Visalia to spend time with REACTA friends. **Chris and Dick Gale** win one of the many raffle prizes at the Wednesday night dinner. **Jim and Kathy Schlotz** made the drive from Whittier to Paso Robles. **Kathy Schlotz** has volunteered to be the new REACTA webmaster. **Rory Mazur and Sheri Miyamoto** enjoyed their time as well.



# THE POLITICAL EDUCATION COMMITTEE

By: Arleigh Kidd, Co-Chair

The committee reported that we have reached out to the CTA Regional Political Organizers on how best to coordinate REACTA helping CTA in the Regions. The plan is that the CTA Political Organizers will receive REACTA member volunteer lists to coordinate opportunities to assist in political action. These actions could include something happening in your city, county, region or statewide that could impact REACTA members.

With the upcoming 2024 elections we are on the lookout for potential state initiatives that could have an adverse impact on CTA and therefore REACTA. While none have made the ballot, we will be closely monitoring them.

We also discussed whether REACTA could make a contribution up to \$1,999 without having a PAC. Yes, but this would take a bylaw change and would only be recommended if an issue or candidate posed an existential risk to REACTA members.

If you would like to sign up as a volunteer and be contacted by CTA political organizers, please send me your e-mail address. Include your name, city, and phone number.

Contact **Arleigh Kidd** at [arleighk@prodigy.net](mailto:arleighk@prodigy.net)



## TROJAN HORSES

**Joe Boyd**, CTA Executive Director, shared the current issues challenging CTA. “Working in a world lacking reasonable debate is starting to seep into our schools, said Joe.” “The increase of extremist school boards is challenging how our teachers work.”

Joe explained the false messaging practice in potential initiatives using titles like “High Quality Schools” as Trojan Horses luring voters to vote for things that are harmful to public education such as vouchers.

Teacher shortage is real but our new members are very excited and motivated.

## ZOOM IS BACK

Zooming is still an important part of the annual meeting. 13 members participated in the morning session hearing reports from CTA, CSO and Zenith. 10 members checked in for the afternoon REACTA business session.



## COOKIES FOR EVERYONE

Once again **Sheri Miyamoto** graced us with delicious homemade cookies. **Theo Austin-Symth** and **Sheri** passed out the cookies, but rumor has it that some people got more than one.

**Sheri** will be selling her baked goods at the 15<sup>th</sup> anniversary of the Kokoro Craft Show in downtown Los Angeles on Sunday, October 22. The event is sponsored by the Japanese American National Museum, [Kokorocraftshow.com](http://Kokorocraftshow.com). "100% of my sales will be donated in honor of my parents," said **Sheri**.

## SO GOOD TO SEE YOU

Many members described the annual meeting as a high school reunion party. **Arleigh Kidd, Vivian Tay, and Roberto Gallegos** welcomed **Ginny Jannotto** to her first REACTA meeting.

**Ginny** came in from Flagstaff, Arizona, visiting friends along the way. Others turned their visit into an extended vacation as well.



## MOMENT OF SILENCE

May these passionate warriors rest in peace: **Bruce Colwell, Aleita Huguenin, Sharon Scott Dow, Bill Guy, Mary John, John Smith, Jim Deaton, Lisa Longabough, Patricia McCallum, Kenny Kim, Mabel Kim.**



## COMMITTEE REPORTS Q & A

Submitted by: Merri Furler, Ann Adler, Alan Frey, Felice Strauss, Arleigh Kidd

**Alen Frey** reports out on the Green Zone status of the Retirement Trust.

**Q: In what zone is the Retirement Trust?**

**A:** *Currently Green, greatly due to its diversified investment philosophy of the Trust.*

**Q: Who is eligible to apply for the Member Assistance Fund?**

**A:** *Applicant must be a dues-paying member at the time the issue occurs, when you submit your request for assistance, and during the time your request is being considered as appropriated.*

**Q: Has the number of members increased this year?**

**A:** *Yes, both retiree and significant other memberships have increased.*

**Q: How many Scholarship applications were submitted this year?**

**A:** *Nine applications were submitted. Two \$2,000 scholarships were awarded.*

**Q: Is REACTA planning to communicate with CTA about political issues?**

**A:** *The Political Education Committee is planning to contact the CTA Regional Political Organizers about generating lists of REACTA members willing to volunteer in each region.*

**Q: How many participants are in the CTA Employee Health and Welfare Trust?**

**A:** *400 active and 650 retirees.*

**Q: How has the Medicare reimbursement process changed for 2024?**

**A:** *The written validation is expected to be a one-time event starting in 2024. Failure to submit this one-time validation may affect reimbursement until validation is submitted. REACTA has played a major role in encouraging this new one-time only process.*

**Q: What are the goals of the Membership Committee?**

**A:** *Make REACTA a "household" name with active CTA staff and, secondly, to encourage current members to switch from cash dues to automatic pension deduction.*

**Q: What is REACTA's current membership?**

**A:** *415 members*

**Q: Can members submit articles for publication in the REACTOR?**

**A:** *Yes. Simply send your articles to **Margaret Wallace** [marwall@aol.com](mailto:marwall@aol.com).*



**Gary Campbell** shares membership progress reflecting an all-time high.

*This information was gleaned from Membership, Health Trust, Pension Trust, Political Education Committee, Fiscal Oversight Committees' Reports presented at the REACTA Annual Meeting in Paso Robles. Complete reports were emailed to each member in a packet sent by Robin Rose. Complete reports are available on the REACTA website page.*

	2023 Actuals as of 8/31/2023	2024 Adopted Budget
<b>INCOME</b>		
Members	11,152	16,000
Annual Meeting	2,000	2,300
Addl Scholarship Donations	875	700
Other		50
<b>Total Income</b>	<b>14,027</b>	<b>19,050</b>
<b>EXPENSES</b>		
Executive Board	591	2,000
Committees	4,377	8,800
Elections		500
Membership	653	2,000
Nominations		300
Political Education		400
Scholarship	2,630	2,500
Trusts	1093	3,000
Other		100
<b>Communications</b>	<b>165</b>	<b>2,300</b>
Directory		50
Facebook	150	300
Hot Topics		50
Newsletter (REACTOR)		100
Website		500
CAS/CSO/CTA		1,000
Printing Mailing/Supplies	15	300
<b>Membership &amp; Advocacy</b>	<b>2,813</b>	<b>24,000</b>
Annual Meeting	693	10,000
Member Assistance		4,000
Legal Expenses		6,500
Regional Activities	120	1,500
Scholarships	2,000	2,000
<b>Other</b>		300
<b>Total Expenses</b>	<b>7,945</b>	<b>37,400</b>
<b>Total Income</b>	<b>14,027</b>	<b>19,050</b>
<b>FFCU</b>		
Convenience Checking	63,148	
Prime Checking	10,109	10,000
Association Savings	28	
<b>Total Assets</b>	<b>73,285</b>	<b>70,000</b>



## TREASURER'S REPORT

By: Felice Strauss

Our 2023 membership increased by 20 members. This included the loss of 13 of our warriors over the last 12 months.

2023 Annual Meeting had over 60 attendees including guests with 11 first time participants.

The Financial Oversight Committee recommended to the BOD to keep the dues at the current level with the goal of increasing membership.

Pension Deduction forms are available on the REACTA website and Facebook.



## REACTA Officers

### Robin Rose

President

[rrmcrose@gmail.com](mailto:rrmcrose@gmail.com)

818-433-2778

### Merri Furler

Vice President

[merriboston@gmail.com](mailto:merriboston@gmail.com)

619-708-8598

### Felice Strauss

Treasurer

[felicecso@gmail.com](mailto:felicecso@gmail.com)

949-642-1413

### Shirley Horn

Secretary [shorngiants@gmail.com](mailto:shorngiants@gmail.com)

650-922-5941

### Joe Colton

Director At Large

[Jrcolton92260@gmail.com](mailto:Jrcolton92260@gmail.com)

650-245-9179

## Committees

**Scholarship Committee:** Alice Clement and Ros Wolfe, (Co-Chairs); Joe Colton (Board Liaison), Andy Witthohn, Michi Higashi, Kelly Homer.

**Health & Welfare Trust Liaison:** Merri Furler. **Membership:** Ann Adler (Chair), Merri Furler (Board Liaison); Gary Campbell, Danita Keefe, Kerry Moriarty, Alva Rivera, Penny Sevoian, Barbara Smith, John Stephens, Patricia Williams, Susan Midori-Jones, Kim Mina, Sydney Greenberg. **Retirement Trust Liaison:** Alan Frey.

**REACTOR Newsletter:** Margaret Wallace (Editor), Dixie Ditsler, Shirley Horn. **Social Media Specialist:** Kathie Casas. **Webmaster:** Kathy Schlotz.

**Legal Expense Fund and Member Assistance Fund:** Felice Strauss.

**Political Education Committee:** Arleigh Kidd, Gene Huguenin (co-chairs)

## COVID IMPACTS RETIREMENT DECISIONS

By: MARGARET WALLACE, EDITOR

Everyone had a different path to their CTA career. **Anita Benitas-Garbella**, a Spanish and French teacher in Sacramento, became involved in community organizing and attended the CTA-IFT training at UCLA. **Yale Wisnick** recognized her strong interest and planted the seed to work for CTA.

Her new CTA career fit perfectly into her life choices allowing her to earn her PHD in the field of Strength-Based Program Improvement. **Anita's** work took her from IFT to IPD and then back to IFT, moving throughout the state.

Then COVID hit, forcing employees to work from home and **Anita** was given the rare opportunity to work and be with her new little girl, **Anica**. Once the restrictions were lifted the decision to stay at home became more desirable.



**Anita** now works with her husband, **Kenneth**, as a walnut farmer on a 40-acre farm. They are currently in the middle of harvest season preparing to sell their walnuts directly. You might want to consider giving walnuts as a holiday present. [Farmfreshwalnuts.com](http://Farmfreshwalnuts.com).

Music has always been an important part of **Kim Mina's** life, starting in Iowa where she majored in Music Therapy. She followed her degree to California where she did an internship at Fairview State Hospital. She ultimately decided to teach and found a high school teaching job in the Alford School District, where she met her husband, **Sam Mina**.



Changing districts to Moreno Valley, she met **Conrad Olson** and **Barbara Tomita**. As a probationary teacher, **Kim** became a site rep. She became actively involved in school board elections and the Prop 174 campaign. "The best campaign that CTA has ever developed," said **Kim Mina**.

Deciding to "Grow-up and be just like **Barbara Tomita**," **Kim** joined the NEA intern program. From there she was hired to work in the Citrus Belt Uniserv, then Temecula, and finally retiring from Ventura.

"COVID beat me up," said Kim and 2022 became her exit year. She now does volunteer organizing work for NSO, sings with two local choirs, and sits in her Minden, Nevada backyard listening to the geese on the golf course.