President’s Message

We have just enjoyed our Labor Day holiday with friends and family members while celebrating the U.S. workforce both public and private. I know you are all anxious for fall (cooler) weather to return to our valley and the opportunity for outdoor activities that fall weather presents to us.

During the summer months your REFCO Board members have been busy addressing retiree issues through monthly meetings and attendance at the Fresno County Employee’s Retirement Association (FCERA) meetings. Our Board has presented luncheon speakers to entertain and enlighten our attendees while selecting menus that delight and a venue that adds to the opportunities to meet and greet fellow retirees.

Your REFCO Board members have participated on the 2018 Health Insurance rates and plans selection committee and we represented REFCO in the pre-retirement seminars for active employees considering retirement options. We also monitored State legislation that might influence the quantity or quality of your defined benefit retirement plan.

Your REFCO Board members have worked closely with the California Retired County Employees Association (CRCEA), which is the statewide organization representing over 180,000 retirees from twenty 1937 Act counties. CRCEA provides persuasive and an effective voice in Sacramento, organizes two informative conferences each year and enables retiree associations throughout the State to share vital information when retiree challenges surface, which can or has the potential to affect our defined benefit retirement awards.

In closing, we want to sincerely thank each of you for your support and membership in your REFCO organization. Our membership roll stands at 2,600 which gives us strength in numbers and you personally are the strength of our retirees’ organization. Please encourage any fellow retirees you know who have not as yet joined REFCO to do so. By law, REFCO represents all 7,500+ retirees, but we would like to have as many REFCO members as possible.

Please enjoy your fall season and, if possible, join us for one of our lunchons for excellent food and good fellowship with your fellow retired friends in the Fresno County retirees’ family.

HICAP Provides Free, Unbiased Medicare Counseling

Did you know there is a program that offers FREE counseling and advocacy services to help Medicare beneficiaries make informed decisions about their healthcare? The Fresno-Madera Health Insurance Counseling and Advocacy Program (HICAP) is a volunteer supported program that educates Medicare beneficiaries of any age about:

- Medicare Benefits and Rights
- Appeal and Billing Problems
- Long Term Care Policy Analysis
- Medicare Savings Programs
- Medicare Advantage Plans
- Prescription Drug Coverage
- Supplemental Health Insurances (Medigaps)
- Medicare Fraud and Abuse

All HICAP services are free, unbiased and confidential, focusing on the Medicare consumers’ individual health insurances and financial needs. HICAP
Who to Call for Help
Retirement Office: .559-457-0681
• Retirement Check
• Withholding Forms
• Beneficiary Change
• Address Change
• Retirement Board Meetings

Employee Benefits .559-600-1810
• County Health Insurance

REFCO ..........559-431-5032
or refco.emails@gmail.com
mail REFCO, P.O. Box 26384,
Fresno, CA 93729-6384.
• Grapevine
• Membership
• Address Change

Don Nelson
refco.media.mgr@gmail.com
• New/Changed E-mail Address
Marianne ...............559-439-9524
• Luncheon Reservations

Don’t Expect the
US Post Office to Tell Us
When You’ve Moved
New US Post Office regulations require REFCO to maintain mailing addresses that are updated no later than 90 days. To help us keep costs down, we need you to immediately notify us when you move.

The Grapevine
Disclaimer Statement
The information printed in “The Grapevine” is believed to be from reliable sources. However, no responsibility is assumed by “The Grapevine” for inaccuracies contained herein.

Privacy Statement
REFCO recognizes the need for the privacy of its members and is committed to protecting your personal information. The Officers and Directors of REFCO restrict access to information about you to those who need to know the information to provide services to you.

The information that REFCO has about you is your name, mailing address and payment of membership dues. This list of members is provided to us by the Retirement Office.

REFCO does not disclose any of this information about our members and former members to third parties. The information is limited to those who assist us with mailings such as The Grapevine Newsletter. The companies who act on our behalf are obligated to keep this information that we provide them confidential.

REFCO does not sell or share our member list.

2017 REFCO Activities Calendar

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
</tr>
</thead>
</table>
| 12: Board Mtg  
19: Luncheon | 9: Board Mtg | 9: Board Mtg |
| APRIL | MAY | JUNE |
| 6: Luncheon  
13: Board Mtg | 11: Board Mtg | 8: Board Mtg |
| JULY | AUGUST | SEPTEMBER |
| 13: Board Mtg  
20: Luncheon | 10: Board Mtg | 7: Bingo Bash  
14: Board Mtg |
| OCTOBER | NOVEMBER | DECEMBER |
| 12: Board Mtg  
19: Hlth Fair Lunch | 9: Board Mtg | Christmas Party |

Poverello House to Benefit from Food Drive

At our October 19, 2107 REFCO Health Fair Luncheon we will be featuring the Poverello House. Poverello House works to enrich the lives and spirits of all who pass their way by providing meals, social services and temporary shelter. They work with partnering agencies to better assist those in need.

Poverello House provides three meals a day, 365 days a year to men, women and families along with services that improve people’s quality of life. These services include clothing distribution, emergency food bags, a medical clinic, a Men’s Resident Rehabilitation program, temporary overnight shelter for men and women, and social services for individuals seeking to end their homelessness situation. Poverello House follows Papa Mike’s philosophy: Listen with compassion, give with a warm heart and a smile.

For this next food drive, let’s see if we can double our efforts in food items and cash donations. Don’t forget that with every can/single item or $1 donated, you will receive a raffle ticket for a chance to win the $50 cash prize.

Directory of REFCO Officials/Volunteers

PO Box 26384 • Fresno CA 93729-6384
Website: refco1.org
Contact Information:
Phone: 559.431-5032
Email: refco.emails@gmail.com

Officers
President:.........................Bob Dowell
1st Vice President ............Judy Lemos
2nd Vice President ..........Regina Wheeler
Recording Secretary.........Dick Estel
Membership Secretary ......Joy Clark
Treasurer: ......................Linda Robinson
Asst Treasurer: ..........Marianne Messina
Imn Past President ....Linda Hutcheson
Directors
June Breece-McClelan
Julie Hornback
Don Nelson
Sue Wirz
Patrice White
Retirement Bd
Bob Dowell
Mary Ann Bogozinski (alt)

Committee Chairs
Advocacy.......................Judy Lemos
Benefits .........................Les Jorgensen
By-Laws.........................Judy Lemos
CRCEA Delegate ..............Dick Estel
CRCEA Alternate .............Vacant
Community Outreach ........Patrice White
Events .........................Regina Wheeler
Finance & Budget ...........Linda Robinson
Grapevine .....................Joy Clark
Health .........................Annie Lee
Legislation ....................Bob Dowell
Luncheon Reservations .....Marianne Messina
Luncheon Master .........Kathy Smith
of Ceremonies .........Ken Smith
Media Manager ..........Don Nelson
Membership ................Joy Clark
Nominating .................Dick Estel
Parliamentarian .............Dick Estel
Scholarship ..................Janet Smith
Sunshine ......................Virginia Quintana
Webmaster ....................Daniel Moore

The Grapevine • October 2017
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OPEN ENROLLMENT: Plan Year 2018

Open Enrollment for Plan Year 2018 is scheduled to begin on Monday, October 23, 2017 and will continue through Thursday, November 9, 2017. Open Enrollment is the one time during the year that you may enroll in one of the County’s health insurance plans or make changes to the plans you are currently enrolled in without a qualifying event. If you choose to enroll or make any changes, coverage will take effect January 1, 2018.

What Changes Are There For Plan Year 2018?
For the 2018 plan year, the County of Fresno will continue to offer Anthem Blue Cross HDPPO, Hartford Supplemental, and Kaiser Senior Advantage High and Low Options. If you do not want to enroll or make any changes to the plans you are currently enrolled in, no action is required on your part. The new rates for plan year 2018 can be found on the next page. Please note: these rates are contingent upon Board approval; rates are scheduled to be approved at the September 26, 2017 board meeting.

Can I Make Changes To My Health Insurance Plan Once Open Enrollment Closes?
Once Open Enrollment closes, you will not be permitted to enroll or make changes until the next Open Enrollment period, unless you experience a qualifying event as defined by the IRS. If you experience a qualifying event, you must submit the required documentation to Employee Benefits within thirty (30) days of the qualifying event date.

How Do I Enroll In One Of The County Retiree Plans?
Complete the applicable form(s) and submit to Employee Benefits, along with any required supporting documents via:

• Email: HRBenefits@co.fresno.ca.us
• Fax: (559) 455-4787
• In person: On the 14th Floor of the County Plaza Building
• USPS mail: 2220 Tulare Street, 14th Floor, Fresno, CA 93721

Please note: All forms and supporting documents must be received by Employee Benefits no later than 5:00 pm on Thursday, November 9, 2017. Employee Benefits is not responsible for forms sent through USPS mail that are lost or delayed and therefore not received by the deadline. In order to confirm receipt of forms and/or supporting documents, please contact Employee Benefits at (559) 600-1810 or email HRBenefits@co.fresno.ca.us.

Any Questions?
Please contact Employee Benefits at (559) 600-1810 or email: HRBenefits@co.fresno.ca.us.

Additionally, you can visit the Open Enrollment website at: www.co.fresno.ca.us/openenrollment

The site is very informative and includes detailed summaries, provider information, rates, forms and much more!

Who Is Eligible To Be Covered On My Health Insurance Plan?

<table>
<thead>
<tr>
<th>ELIGIBLE DEPENDENTS</th>
<th>REQUIRED DOCUMENT(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse*</td>
<td>A copy of the Certified Marriage Certificate</td>
</tr>
<tr>
<td>Registered Domestic Partner</td>
<td>A copy of the Declaration of Domestic Partnership filed with the California Secretary of State</td>
</tr>
<tr>
<td>Child</td>
<td>A copy of the Certified Birth Certificate</td>
</tr>
<tr>
<td>Adopted Child</td>
<td>A copy of the Adoption Order or the Certified Birth Certificate</td>
</tr>
<tr>
<td>Stepchild</td>
<td>A copy of the Certified Birth Certificate and a copy of the Certified Marriage Certificate or Declaration of Domestic Partnership showing your spouse or registered domestic partner as the child’s parent</td>
</tr>
<tr>
<td>Child of Legal Guardianship</td>
<td>A copy of the Letters of Guardianship filed with the courts</td>
</tr>
</tbody>
</table>

Please note: The required documents listed above must be submitted each time a dependent is added to your health insurance, regardless if the dependent has been covered under your plan previously.

Open Enrollment Events

• REFCO Luncheon (Retirees only)* Thursday, October 19, 2017 10:00am-2:00pm Pardini’s 2257 W Shaw Ave Fresno, CA 93711
  * In order to attend the luncheon, you must RSVP by October 13 and the cost is $17. Please mail your check, made payable to: REFCO PO BOX 26384 Fresno, CA 93729-6384

• HEALTH FEST Wednesday, October 25, 2017 7:30am-2:00pm 2220 Tulare Street, Plaza Level Fresno, CA 93721
  * This is your opportunity to obtain information from different vendors and the County’s health insurance carriers all at one location.

Health Plans and Monthly Premium Summary

<table>
<thead>
<tr>
<th>Medical/Mental Health Prescription Vision Dental Plans</th>
<th>NON-MEDICARE (Age 65 and Over)</th>
<th>MEDICARE SUPPLEMENTAL (Age 65 and Over)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Vision Dental Plans</td>
<td>Delta Dental DPPO or DeltaCare USA DHI MO</td>
<td>Delta Dental DPPO or DeltaCare USA DHI MO</td>
</tr>
<tr>
<td>Anthem Blue Cross HDPPO</td>
<td>$942.27</td>
<td>$918.36</td>
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<tr>
<td>Kaiser Permanente Vision Service Plan (VSP)</td>
<td>$1,617.32</td>
<td>$1,599.64</td>
</tr>
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<td>$1,617.32</td>
<td>$1,599.64</td>
</tr>
<tr>
<td>Delta Dental DPPO or DeltaCare USA DHI MO</td>
<td>$2,130.32</td>
<td>$2,175.40</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>$2,130.32</td>
<td>$2,175.40</td>
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<tr>
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</table>

<table>
<thead>
<tr>
<th>Medical/Mental Health Prescription Vision Dental Plans</th>
<th>MEDICARE ADVANTAGE (Age 65 and Over)</th>
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<tbody>
<tr>
<td>Prescription Vision Dental Plans</td>
<td>Delta Dental DPPO or DeltaCare USA DHI MO</td>
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<tr>
<td>Kaiser Senior Advantage High</td>
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<tr>
<td>Kaiser Senior Advantage Low</td>
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<tr>
<td>Delta Dental DPPO or DeltaCare USA DHI MO</td>
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<tr>
<td>Kaiser Senior Advantage High</td>
<td>$348.96</td>
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<tr>
<td>Kaiser Senior Advantage Low</td>
<td>$708.86</td>
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</table>

*Please note: These rates are not final until approved by the Board of Supervisors.

REFCO Benefit Plans Open Enrollment

Dental, Vision, Identity Theft, Car, Home, Life, Accident, Travel, Legal, Pet, & More
During the second half of October, all retirees will receive the 2018 REFCO Benefits Open Enrollment package. These benefits are offered exclusively to REFCO members. Available to members are two high benefit level dental plans, a VSP vision plan, legal, identity shield, pet, travel, accident, hearing aids, and much more.

The Open Enrollment deadline for the dental and vision plans is strictly enforced. Your enrollment form must be postmarked no later than November 17, so don’t delay! If you are currently enrolled in any of the REFCO benefit plans, your coverage will automatically continue for 2018. You do not need to do anything if you are not making changes to your coverage.

At the REFCO Health Fair Luncheon, on Thursday, October 19, our benefit plans administrator, Pacific Group Agencies, will be in attendance and will be able to answer your questions.
The REFCO Board has voted to award two $2,000 Anna B. Lund Memorial Scholarships to eligible students attending CSUF and one $1000 scholarship to an eligible student at Fresno City College this school year. Chelsea Armworthy is the daughter of Gayle Johnson (retired from Fresno County CAO’s Office). Selene Oaks is the granddaughter of Leandro Cano (retired from the Sheriff’s Department). Dayna Swain is the daughter of Nancy Hedge (retired Licensed Clinical Social Worker in Children and Family Services, Quality Assurance).

**Chelsea Armworthy** is approaching her junior year at Fresno State. She is majoring in Child development re-credential and minor in German. In the spring of 2018 Chelsea will be studying abroad in Luneburg, Germany for a semester.

**Selene Oaks** is in her third year at California State University, Fresno. She is a Biology major and on the road to getting her bachelor's degree. Her goal is to be a biologist and help change the world. She is the oldest child in her family and has three brothers and two sisters. She discovered she wanted to become a biologist when she realized only science classes really made her happy. This really opened a door for her; helping her to find what she was passionate about.

**Dayna Swain** is a re-entry student at Fresno City College. She plans to graduate in December 2017 with a Medical Office Professional II, Associate of Science degree. Her dream has been to become a Registered Nurse and is striving to obtain that goal in the future.

All three students have been invited to attend our October 19th Luncheon to meet everyone and express their thanks for the scholarship awards.

REFCO’s scholarship programs are administered by CSUF & FCC for children, grandchildren and great grandchildren of REFCO members. If you have an eligible student in your family who would benefit from a CSUF or FCC scholarship follow these instructions: CSUF & FCC are only available online. For CSUF log on to www.csufresno.edu/scholarships/scholarshipapplication. The Scholarship Office phone number is (559) 278-6572. For FCC log on to www.fresnoitcollege.edu/index.aspx?page=1469. The Scholarship Office phone number is (559) 442-8293.

**Scholarship applications can be submitted for:**
- CSUF starts September 1, 2017 through March 2, 2018
- FCC starts October 1, 2017 through March 2, 2018.

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**BUSINESS SPONSORS**

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- Investment Management
- Asset Allocation
- Estate Planning
- And More

Call Chue Lor, Noble Investment Services Representative at (559) 437-2002 for more information or to schedule a no-cost, no-obligation consultation.