



The Grapevine

OCTOBER 2017

Representing over 7,504 retirees and their families www.refco1.org • INCORPORATED 1978

Thursday, October 19 Luncheon Reservations

**ALL RESERVATIONS
MUST BE MADE BY CHECK**

PARDINI'S

2257 W Shaw, corner of
W Shaw & Van Ness
Fresno CA

Check-in: 10 a.m.
Sit-down luncheon served
at 11:30 a.m.

"JACKS IN THE BAG"
Raffle, \$90
50/50 Raffle

**Food Drive benefiting:
POVERELLO HOUSE**

Books, CD & DVD Exchange

HEALTH FAIR

Reservations \$14 members;
\$17 nonmembers. Please make
your check payable to REFCO,
and mail to:

REFCO, P.O. BOX 26384
FRESNO, CA 93729-6384

Deadline for reservations is
Saturday, October 14. Your
check must reach us by that
date, so please mail it early to
allow for the USPS delivery.

Except for free lunches,

**PHONE RESERVATIONS
WILL NOT BE ACCEPTED.**

You may cancel your reserva-
tion by calling Marianne
Messina at 559-439-9524 prior
to the deadline of October 14. If
you get her answering machine,
please leave your name, phone
number and that you are
canceling your reservation.

**CANCELLATIONS AFTER
THE DEADLINE
CANNOT BE REFUNDED.**

**NEXT EVENT:
CHRISTMAS LUNCHEON
DECEMBER 7**

President's Message

We have just enjoyed our Labor Day holiday with friends and family members while celebrating the U.S. work-force 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 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



Bob Dowell

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 luncheons 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

See **HICAP** on page 2

2018 REFCO Nominations

Following the September board meeting, the Nominating Committee submitted the following slate of candidates for 2018. A nominee for one board position will be announced later. All other candidates are incumbents.

Voting will be held at the January lunch, at which time nominations from the floor will also be accepted.

- President: **Bob Dowell***
- 1st Vice President: **Judy Lemos***
- 2nd Vice President: **Regina Wheeler**
- Membership Secretary: **Joy Clark**
- Recording Secretary: **Dick Estel**
- Treasurer: **Linda Robinson**
- Assist. Treasurer: **Marianne Messina**
- Board of Directors
(terms expire end of 2019)
Sue Wirt, Don Nelson, Julie Hornback and one position to be announced

* 2nd year of two-year term



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

REFCO559-431-5032
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

Marianne559-439-9524

- 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

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

- **Meetings** – 9:00 am, FCFCU Admin Offices, 2550 W Shaw Ave
- **Luncheons** – Lunch at 11:30 am, Pardini’s, 2257 W Shaw Ave
- **Christmas Party** – Lunch at 11:30 am, Pardini’s, 2257 W Shaw Ave

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, socials 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.**

HICAP

Continued from page 1

does not sell or endorse any insurance products or companies. If you would like to schedule an appointment with one of their certified counselors, please call the HICAP office at 559-224-9117.

As a volunteer supported program, HICAP is recruiting volunteers to become state-certified counselors to continue offering these valuable services to their beneficiaries. If you are

looking for a rewarding volunteer experience, consider HICAP. Their volunteers make a difference in the lives of seniors and people with disabilities every day.

HICAP volunteers must be able to present facts without bias, learn new information quickly and exhibit good communication skills. If you think this would be a good fit for you, or would like more information, please contact HICAP Volunteer Coordinator Leah Bigham at 559-224-9117.

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 PresidentJudy Lemos
2nd Vice PresidentRegina Wheeler
Recording SecretaryDick Estel
Membership SecretaryJoy Clark
TreasurerLinda Robinson
Asst Treasurer.....Marianne Messina
Imm Past PresidentLinda Hutcheson

Directors

June Breese-McClellan
Julie Hornback Janet Smith
Don Nelson Sue Wirt
Patrice White
Retirement Bd
Bob Dowell Mary Ann Rogozinski (alt)

Committee Chairs

AdvocacyJudy Lemos
BenefitsLes Jorgensen
By-Laws.....Judy Lemos
CRCEA DelegateDick Estel
CRCEA AlternateVacant
Community OutreachPatrice White
EventsRegina Wheeler
Finance & BudgetLinda Robinson
GrapevineJoy Clark
HealthAnnie Lee
LegislationBob Dowell
Luncheon
ReservationsMarianne Messina
Luncheon Master
of CeremoniesKen Smith
Media ManagerDon Nelson
MembershipJoy Clark
Nominating.....Dick Estel
Parliamentarian.....Dick Estel
ScholarshipJanet Smith
SunshineVirginia Quintana
Webmaster.....Daniel Moore

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 HDPPPO, 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?

ELIGIBLE DEPENDENTS	REQUIRED DOCUMENT(S)
Spouse*	A copy of the Certified Marriage Certificate
Registered Domestic Partner	A copy of the Declaration of Domestic Partnership filed with the California Secretary of State
Child	A copy of the Certified Birth Certificate
Adopted Child	A copy of the Adoption Order or the Certified Birth Certificate
Stepchild	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
Child of Legal Guardianship	A copy of the Letters of Guardianship filed with the courts

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

	NON-MEDICARE (Under Age 65) PLAN 1			MEDICARE SUPPLEMENTAL (Age 65 and Over) PLAN 2		
	Anthem Blue Cross HDPPPO			Hartford/Benistar		
	Anthem Blue Cross Vision Service Plan (VSP)			Express Scripts Vision Service Plan (VSP)		
Medical/Mental Health						
Prescription						
Vision						
Dental Plans	Delta Dental DPPO	or	DeltaCare USA DHMO	Delta Dental DPPO	or	DeltaCare USA DHMO
RETIREE COST						
Retiree Only	\$942.27		\$918.36	\$624.23		\$600.32
Retiree + Spouse	\$1,652.04		\$1,617.12	\$1,210.32		\$1,175.40
Retiree + Child(ren)	\$1,461.05		\$1,436.75			
Retiree + Family	\$2,167.65		\$2,130.77			
Medicare & Non-Medicare	\$1,544.56		\$1,509.64			
MEDICARE ADVANTAGE (Age 65 and Over)						
	PLAN 3			PLAN 4		
	Kaiser Senior Advantage High			Kaiser Senior Advantage Low		
	Kaiser Permanente			Kaiser Permanente		
Medical/Mental Health						
Prescription						
Vision						
Dental Plans	Delta Dental DPPO	or	DeltaCare USA DHMO	Delta Dental DPPO	or	DeltaCare USA DHMO
RETIREE COST						
Retiree Only	\$403.81		\$379.90	\$372.87		\$348.96
Retiree + Spouse	\$770.74		\$735.82	\$708.86		\$673.94

*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 strict-

ly 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.

CSUFresno and Fresno City College Scholarship Recipients Named

For Academic School Year 2017-18

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. Chelsee Armsworthy 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).

Chelsee Armsworthy is approaching her junior year at Fresno State. She is majoring in Child development re-credential and minoring in German. In the spring of 2018 Chelsee 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.

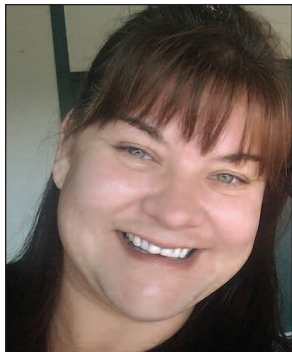
Dayna Swain is a re-entry student



Chelsee Armsworthy



Selene Oaks



Dayna Swain

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.fresnocitycollege.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.

BUSINESS SPONSORS

If you know a business that would be interested in advertising and interacting with our members, please ask them to become a Business Sponsor Member. Request a Business Sponsor Membership application from Joy Clark – email her at: ja-clark@pacbell.net



NOBLE
CREDIT UNION



PACIFIC GROUP AGENCIES, INC.

Equifax Breach Quick Facts

The Equifax breach is a stark reminder that forces beyond your control can lead to the exposure of your personal information. It's also an important reminder that everyone needs identity theft protection. Every year 10 million Americans have their identity stolen.

143 million Americans are potentially affected and at risk for identity theft (about 44% of the population)! Personally identifiable information was exposed from mid-May to July of 2017, including:

- Social Security numbers
- Birthdates
- Addresses
- Driver's license numbers
- Credit card numbers

What can you do?

At IDShield, we know how stressful data breaches are and we're here to help. Members have access to our dedicated and experienced licensed private investigators to ask questions and get help if they have concerns they are a victim of fraud. Members also have proactive credit monitoring through Experian and will be alerted if there are any changes to their credit report. Call Pacific Group – Your REFCO Benefit Administrator – and we'll help you through this breach.

PACIFIC GROUP

CALL TO ENROLL: 800.511.9065
sales@pgagencies.com

Due to delays in construction

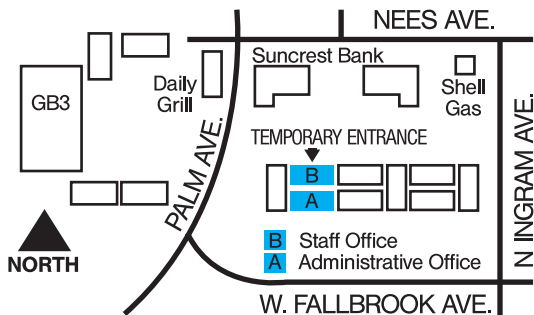
Fresno County Employees' Retirement Association (FCERA)

will remain at our current location:
1111 H Street, Fresno CA, 93721
until September 29, 2017

On October 2, 2017,
our address will be:

7772 N. Palm Ave, Fresno CA 93711

Please call (457-0681) or visit
(www.fcera.org) for the most up-to-date
information regarding our move.



Directions

From the south: Take HWY 41 North to the Herndon Exit. Turn left on Herndon and continue to N Palm Ave. Turn right onto N Palm Ave. Parking lot entrance is on the right before you get to Nees.

From the north: Take HWY 41 South to the Blackstone/Friant exit. Turn right on Blackstone and then right on Nees Ave. Turn left onto N. Ingram Ave and then right into the parking lot past the Shell gas station.



NOBLE
Investment Services

Noble Investment Serices can assist you with your retirement, insurance, and investment needs designed especially for credit union members including:

- Retirement Plan Rollovers- 401K, 403B, 457, IRA
- 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.



NOBLE
CREDIT UNION

Where you're worth more

