



The Grapevine

OCTOBER 2020

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

2021 REFCO Nominations Announced

At the August 2020 board meeting, the Nominating Committee submitted, and the board approved, the following slate of candidates for 2021.

President **Kelly Woodard**
(1st year of two-year term)

1st Vice
President **Debbie Blankenship**
(1st year of two-year term)

2nd Vice
President **Irene Romero**

Membership
Secretary **Joy Clark***

Recording Secretary... **Dick Estel***

Treasurer **Linda Robinson***

Assistant
Treasurer **Marianne Messina***

Board of Directors
(terms expire end of 2022)

Janet Smith*

June Breese-McClellan*

Gayle Johnson*

*Incumbent

Voting will be held by mail. In January members will receive a pre-paid postcard to be completed and returned to REFCO.

Normally, nominations from the floor are accepted at the annual meeting (lunch). Since there will be no lunch in connection with the election, nominations from the membership will be accepted via email or US mail. The deadline for these nominations is December 1.

Send US mail to:

REFCO
ATTN: Nominating Committee
P O Box 26384
Fresno CA 93729-6384

Send email to:

Refco.emails@gmail.com

Please put "Nomination from Membership" in the Subject Line

President's Message

by Judy Lemos, President REFCO

These past six months have been difficult for all of us. With the way things have been happening, it has been difficult at times to know what to do. The best suggestion I've seen is to use common sense, listen to the medical professionals, stay safe and make sure that you stay in touch with family and friends. We all need support.

Please, if you have not completed the 2020 census please do it right now. You may still have the form, but if not, you can go online to: www.my2020census.gov. Make sure to complete it because everyone needs to be counted. The census helps our cities and county receive our fair share of federal funding.

During this difficult time make sure to protect yourselves from scammers. Lately the phone calls, letters and emails seem to be incessant. Remember to check your emails carefully, do not share personal information unless it is appropriate and there is no reason anyone would need your username or password for any account. The safest approach for phone calls may be to ignore the call unless you know the caller. If they leave a message and it doesn't make sense i.e. your car warranty or health insurance needs



Judy Lemos

renewal/updated information, you can ignore the caller or letter and contact your provider directly from the contact information you already have on file.

Fresno County and Pacific Group, as well as your other current providers, will be sending out information to you during open enrollment. You may also receive duplicate and possibly confusing information as well because insurers in general send out unsolicited information this time of year. Normally no change requires no action. If you have questions on your insurance at any time, your providers will be happy to be of assistance.

Finally, from Brene' Brown:

- We're all in this together
- Hand washing
- Social distancing
- Community thinking
- Our-Us

And, of course, our sometimes controversial accessory, a mask. Your choice, your decision. Take care!

Coronavirus, Your Insurance and Open Enrollment

> **See 2021 Open Enrollment
Info Flyer inside this issue**

By Greg Margulies
Pacific Group Agencies, Inc.

Seniors are in an unenviable position with medical care and the Coronavirus. As we all know, according to the Centers for Disease Control and Prevention (CDC), seniors are one of the groups most likely to have significant complications should they become infected with the Coronavirus. Therefore, they are strongly advised to remain at home. However, seniors are also those most likely in need of medical care and the highest users of our medical system.

We receive many calls from members confused about using their benefits. Without exception, if you feel you need medical care, contact your doctor. They are in the best position to discuss your care options. However, with dental and vision care it becomes more confusing.

The most common thing we hear is that their usual dental or vision care office is closed. While it is true that a lot of dentists and eye care providers are closed by choice, they are considered essential businesses, and many have remained open or since reopened for business. *Just because your preferred doctor is closed does not mean you cannot obtain services.*

Please see **Health** on page 4



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 2684,
 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.

2020 REFCO Activities Calendar

JANUARY 9: Board Mtg	FEBRUARY 13: Board Mtg	MARCH 12: Board Mtg
APRIL 9: Zoom Board Mtg	MAY 14: Zoom Board Mtg	JUNE 11: Zoom Board Mtg
JULY 9: Zoom Board Mtg	AUGUST 13: Zoom Board Mtg	SEPTEMBER 10: Zoom Board Mtg
OCTOBER 8: Zoom Board Mtg	NOVEMBER 12: Zoom Board Mtg	DECEMBER

Meetings – 9:00 am, to comply with COVID-19 restrictions all board meetings are held through Zoom

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 Judy Lemos
 1st Vice President.....Kelly Woodard
 2nd Vice PresidentRegina Wheeler
 Recording Secretary..... Dick Estel
 Membership SecretaryJoy Clark
 Treasurer.....Linda Robinson
 Asst Treasurer Marianne Messina
 Imm Past President..... Bob Dowell

Directors

Debbie Blankenship
 June Breese-McClellan
 Julie Hornback Janet Smith
 Gayle Johnson Don Nelson
 Sue Wirt

Retirement Bd

Laura Basua Doug Papagni (alt)

Committee Chairs

Advocacy Kelly Woodard
 Benefits Les Jorgensen
 By-Laws..... Kelly Woodard
 CRCEA Delegate Chris Balbas
 CRCEA Alternate Dick Estel
 Community Outreach ... Gayle Johnson
 Events Regina Wheeler
 Finance & Budget Linda Robinson
 Grapevine Joy Clark
 Health Annie Lee
 Luncheon Reservations Marianne Messina
 Luncheon Master of Ceremonies Ken Smith
 Media Manager Don Nelson
 Membership Joy Clark
 Nominating..... Dick Estel
 Parliamentarian..... Dick Estel
 Scholarship Janet Smith
 Sunshine Debbie Blankenship
 Webmaster..... Daniel Moore

CRCEA Still Working for Retirees

Your Fresno County retirement association (REFCO) is part of the California Retired County Employees Association (CRCEA), consisting of 20 counties that are covered by California's 1937 Retirement Act. Founded 51 years ago, CRCEA advocates on behalf of over 72,000 retired county employees. Fresno was one of seven charter members.

Committees of the organization stay on top of legislation that affects retirees, support member counties in presenting two annual conferences, and monitor lawsuits of interest to retirees. CRCEA also maintains a lobbyist in Sacramento to look out for retiree needs.

Each county appoints a delegate and an alternate who attend the conferences and serve as a board of directors for the organization.

With the coronavirus pandemic, conferences scheduled for spring and fall of this year and spring of 2021 have been cancelled. In addition, the 2019 fall conference was cancelled due to a large fire in the host county.

However, the executive committee has continued to meet virtually using the Zoom application, and the board of

directors will meet on-line in October to handle business that in some cases has been postponed for over a year.

County retirees can take comfort in knowing that REFCO and CRCEA will continue to work to protect and improve their benefits, despite unforeseen obstacles that may come along.

Member counties are Alameda, Contra Costa, Fresno, Imperial, Kern, Los Angeles, Marin, Mendocino, Merced, Orange, Sacramento, San Bernardino, San Diego, San Joaquin, San Mateo, Santa Barbara, Sonoma, Stanislaus, Tulare, and Ventura.

For more information visit crcea.org.



REFCO Scholarship Recipients 2020-21 Awarded

The REFCO Board has voted to award six \$2,000 Anna B. Lund Memorial Scholarships to eligible students attending CSUF and three \$1000 scholarship to eligible students at Fresno City College this school year.

CSUF Scholarship Winners

Alan Bradshaw is a senior at California State University Fresno. His major is in Business Administration, with an option in Management. His expected graduation is in May 2021. He is a part of several organizations at Fresno State that all actively participate in community service and the advancement of its member's academic success. Those organizations are (SHRM) Society for Human Resources Management, (NSCS) National Society for Collegiate Scholars, and (DSP) Delta Sigma Pi, the foremost professional business fraternity. Each organization has taught him invaluable information that he will be able to utilize in his future endeavors. After completing his bachelor's, he plans to pursue his (MBA) Master of Business Administration and follow a career in business.

Yazmin Gonzalez attended Doctors Academy at Sunnyside High School, she graduated in 2019 as Summa Cum Laude. She is currently a sophomore at Fresno State majoring in Biology. She volunteers at her neighborhood church distributing food to needy families. At Fresno State, she is involved in several student organizations including Pre-Medical Club, Health Career Opportunity Program (HCOP), and Louis Stokes Alliance for Minority Participation (LSAMP). After obtaining her bachelor's degree in biology, she plans to attend medical school to become a pediatrician. Yazmin hopes to serve the Central Valley after completion her studies.

Kristina Hollenbeck is currently a second year MBA student at California State University, Fresno, and will graduate spring 2021. After graduation, she is seeking a career that allows her to share her knowledge. To that end, she will be looking to teach at a university or to work for a company in their training and development department. In addition to going to school, she also works two jobs. She is the office manager and a tutor at Math Crazy, a local tutoring company. She is also a substitute teacher for Fresno Unified School District. When she is not working or studying for school, she is an avid fiction reader who enjoys spending time with her family and friends.

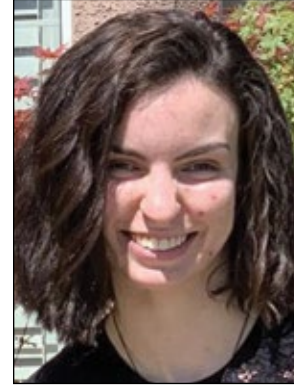
Luke Karagozian is currently a sophomore majoring in liberal studies. He is enjoying his coursework and he is now, after taking 33 units my freshman year and earning a 4.0 GPA, more convinced than ever that he is on the correct course for his life. He spends time volunteering at his church, teaching Sunday school and working in an elementary school classroom as a volunteer. The work that he does with kids is what has cemented his choice for my coursework at Fresno State. After graduation, he plans to enter the credential program and eventually become an elementary school teacher. Luke is extremely grateful for the scholarship support. The REFCO scholarship will allow him to work less hours and focus on his studies and continue with his volunteer hours. He thanks REFCO for their support of Fresno State students.

Breahna Shahan was born in Fresno, California. She is a fourth-year mechanical engineering student at Fresno State University. Her favorite class so far has been Thermodynamics. She dreams of becoming an Imagineer. Her goal is to create something that will impact this world. With the REFCO scholarship, her steps are closer to achieving her dreams. She was a previous member of the Fresno State Judo Team. She recently just joined SWE, Society of Women Engineering.

Caitlin Tokash is a senior at Fresno State University majoring in Mathematics and minoring in Communicative Disorders and Deaf Studies. After completing her degree, she will join a credential program. Her goal is to become a Junior High School math teacher. She would love to teach children the joys of math and show them that they can succeed. She is currently working part time at a health



Ariana Aranda



Sarah Bozsum



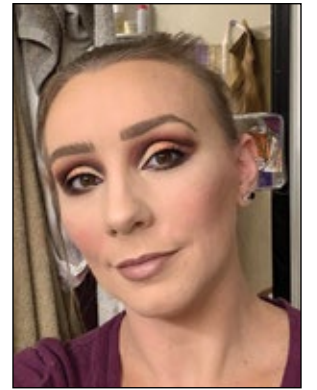
Alan Bradshaw



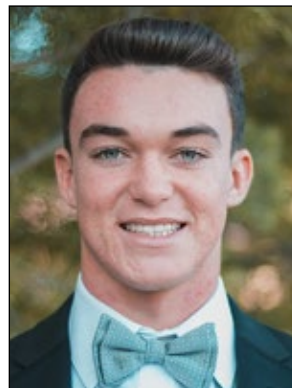
Kristina Hollenbeck



Yazmin Gonzalez



Sarah Hagan



Luke Karagozian



Breahna Shahan



Caitlin Tokash

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 instructions below:

CSUF & FCC scholarships are only available online.

For CSUF log on to:

www.csufresno.edu/scholarships/scholarshipapplication

The Scholarship Office phone number is (559) 278-4833.

For FCC log on to:

<https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html>

The Scholarship Office phone number is (559) 442-8293.

Scholarship applications for both must be submitted between October 1, 2020 through March 2, 2021.

benefits company, where she helps with data entry, assists in cobra and flex administration. This job has allowed her to succeed in her career path.

Fresno City College Scholarship Winners

Arians Aranda is majoring in Nursing and plans to become a nurse practitioner. She is going to school full time and has a part time job. When she has free time, she loves to spend time with her family and her dog Nelly. She also loves to hang out with her friends and travel.

Sarah Bozsum graduated from Edison High School and will be attending Fresno City College for the next two years. Her career goal is dermatology. She would like to thank her grandmother, mother, brother, dog, and her friends for helping her get where she is today.

Sarah Hagan is a nursing major, has three kids and works extremely hard to keep good grades. She has 3.7 GPA.

IN MEMORIAM

RETIREES

Irene Balderama
 Julie D Baldwin
 Rudy Ballesteroz
 Alice A Christensen
 Janeel L Crane
 Edith Ekstedt
 Cathy A Fox
 Daisy M Gonzales
 George A Grenfell Jr
 Dorothy Hammerich
 Elsie Hoff
 Robert A Jones
 Rose M Juanche
 Mary H Koda
 Regina D Leary
 Ofaloto Mahe
 Deonicia Maldonado
 Charlotte McIntyre
 Mary McLain
 Steven L Meunier

Jana Michael
 Donald Miller
 Sharon Mullins
 Joan Polach
 Maurice L Ponsart
 Raymond J Rendon
 Frank Romero
 Joan Sakata
 Stephen Schurr
 Peter R Torres
 Thelma Vasquez

DEFERRED

Adelita Martinez
 Terri A Natalini
 Lynnora R Smith

ACTIVE

Paul Warren
 Anthony L White

Congratulations, New Retirees: July-August 2020!


**Indicates a deferred member. Listed alphabetically by last name.*

Betty Jo Aderholt	Soc Servs	13.26
Johnny Alaniz	Soc Servs	29.96
Vernice Bennett	FCERA	6.63
Darryl Scott Bentley	Soc Servs	15.87*
Linda S Branch	Ch Supp Servs	27.01
Nancy A Capalare	CA Super Ct	20.02
Albert P Carpio	Sheriff	4.83*
Gilbert Carrillo	Probation	16.93*
Robert R Castro	Sheriff	.84*
Yolanda Cervantes	Pub Hlth	11.48*
Casey Jaye Chrisman	Pub Wks & Plan	13.36*
Joan Cuadros	County Counsel	20.80
Della Damian	Soc Servs	20.41
David Ehlert	Internal Servs	24.22
Elizabeth Fox	Behav Hlth	24.13
Eliseo Gonzalez	Soc Servs	6.63*
Randall Griggs	Comm Hlth	.51*
Jeff Haux	Pub Wks & Plan	25.71
Thomas A January	Sheriff	40.12
Thomas C Johnson	Sheriff	28.22
Lynn Kliever	Behav Hlth	20.52
Margarita F Martinez	Behav Hlth	18.32
Carl McSwain	Sheriff	22.21
Alicia Pena	CA Super Ct	35.70
Deborah Riverhawk Helms	Child & Fam Servs	3.99*
Raquel Robles	CA Super Ct	16.58*
Lenard Roque	Pub Wks & Plan	5.04
Martin Salas	Internal Servs	26.63
Kathy Schmidt	Comm Hlth	6.10
Robbin Seida	Behav Hlth	21.24
Eric I Shardlow	Library	30.64
Gwendolyn A Sims	Soc Servs	29.50
Fumiko Tsuda	CA Super Ct	2.11*
Virgil D Unger	Library	10.20
Jamie Vang	Soc Servs	24.31
Tammie Vawter	VMC	13.82*
Kristal I Wilson	Sheriff	30.12

BUSINESS SPONSORS

If you know a business that would be interested in advertising and inter-acting 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



LegalShield Member Bill of Rights

Since 1972, LegalShield has been committed to bringing over 1.75 million North Americans equal access to justice, all the while adhering to high service standards.

High Service Standards:

- Legal consultation—within 4 business hours and for time sensitive legal matters, within 1 business hour
- Document review/preparation—3 business days

- Letter/phone call on participants behalf—3 business days
- Unreachable participant—2 attempts to reach the participant will be made in a timely manner

- Speeding ticket review/consultation within 4 business hours of receipt
- Will review and preparation—within 5 business days from receiving all information

- Emergency situations—24/7 emergency assistance if:
 - arrested or detained
 - seriously injured due to an auto accident
 - Served with a criminal warrant
 - The state attempts to take their child(ren)

No matter how trivial or traumatic the legal issue, LegalShield's Provider Firms never delay or turn participants away for covered services.

Contact Pacific Group Agencies to enroll at 800-511-9065

The urgency of a legal matter will be determined by the lawyer's professional discretion. This document does not create contractual rights. This LegalShield Provider Law Firm Bill of Rights is intended to be a simple-to-read guide of service standards and is non-binding. For all items, some conditions and restrictions apply. See a plan contract for complete terms, coverage, amounts, conditions and exclusions. Sheet_LS_pfbillofrights_100918

Health

Continued from page 1

If you have an urgent issue, such as pain in your teeth or an eye infection, contact your regular dentist or eye care provider. Many are working to diagnose the condition over video conferencing and are able to provide a treatment plan that works while under lockdown. If you need in-person assistance, many are available. If your preferred provider is unable to see you, contact the insurance carrier and they will likely be able to assist you in finding a local doctor that is open for business.

For many routine eye care issues, such as refill of contacts or replacement of broken glasses, there are many providers that will process your order over the phone or internet and mail you

the materials or arrange contactless pick-up.

While you may have a more difficult time finding a doctor for routine services, such as teeth cleaning or routine eye exam, it does not mean that all issues should be put off. Taking care of your eyes and teeth are vital to maintaining your overall health.

If you need help finding a provider, contact your insurance carrier and they will be able to assist you.

- **Ameritas PPO Dental:** (800) 487-5553
- **Cigna HMO Dental:** (800) 244-6224
- **VSP Vision:** (800) 877-7195

For retirees who are not enrolled in a dental or vision plan, the annual Open Enrollment period is coming. All retirees will receive our Benefit Guide in the mail around October 15.



Noble Credit Union welcomes Andrew Lewis, Financial Advisor

CUSO Financial Services, LP
Available through Noble Credit Union

Andrew is available to meet with Noble members via telephone, virtual meetings, and at any Noble Credit Union branch.

Andrew.Lewis@cusonet.com
559-437-2008



Available through CUSO Financial Services, L.P.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of the Credit Union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to Credit Union members.

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Open Enrollment for Plan Year 2021 is scheduled to begin on **Monday, October 12, 2020** and will continue through **Friday, November 6, 2020**. 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, 2021**.

WHAT CHANGES ARE THERE FOR PLAN YEAR 2021?

For the 2021 plan year, the County of Fresno will continue to offer Anthem Blue Cross HDPPO, United American 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 2021 can be found on the next page.

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.

WHO IS ELIGIBLE TO BE COVERED ON MY HEALTH INSURANCE PLAN?

HOW DO I ENROLL IN ONE OF THE COUNTY RETIREE PLANS?

Due to current events, Human Resources will not be accepting any forms in person during this year's Open Enrollment. Please submit all forms and required supporting documentation via:

- **Email:** HRBenefits@fresnocountyca.gov
- **Fax:** (559) 455-4787
- **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 **Friday, November 6, 2020**. 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@fresnocountyca.gov.

ANY QUESTIONS?

Please contact Employee Benefits at (559) 600-1810 or email HRBenefits@fresnocountyca.gov. 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!

OPEN ENROLLMENT EVENTS

Due to the ongoing coronavirus pandemic, the County of Fresno's annual Health Fest and October REFCO luncheon have been cancelled. If you should have any questions or would like additional information on the health plans available, please contact Employee Benefits at (559) 600-1810 or email HRBenefits@Fresnocountyca.gov.

HEALTH PLANS AND MONTHLY PREMIUM SUMMARY

	NON-MEDICARE (Under Age 65)		MEDICARE SUPPLEMENTAL (Age 65 and Over)	
	PLAN 1		PLAN 2	
Medical/Mental Health	Anthem Blue Cross HDPPPO		United American	
Prescription	Anthem Blue Cross		UnitedHealthcare Rx	
Vision	Vision Service Plan (VSP)		Vision Service Plan (VSP)	
Dental Plans	Delta Dental DPPO	or DeltaCare USA DHMO	Delta Dental DPPO	or DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$990.59	\$967.68	\$496.52	\$473.61
Retiree + Spouse	\$1,737.36	\$1,704.68	\$954.44	\$921.76
Retiree + Child(ren)	\$1,536.45	\$1,514.40		
Retiree + Family	\$2,279.85	\$2,246.22		
	NON-MEDICARE & MEDICARE (Under Age 65 with Anthem + Age 65 and Over with United American)			
	Delta Dental DPPO	or DeltaCare USA DHMO		
	RETIREE COST			
Retiree Medicare + Spouse Non-Medicare	\$1,465.14		\$1,432.46	
Retiree Non-Medicare + Spouse Medicare	\$1,465.14		\$1,432.46	
	MEDICARE ADVANTAGE PLANS (Age 65 and Over)			
	PLAN 3		PLAN 4	
Medical/Mental Health	Kaiser Senior Advantage High		Kaiser Senior Advantage Low	
Prescription	Kaiser Permanente		Kaiser Permanente	
Vision	Kaiser Permanente		Kaiser Permanente	
Dental Plans	Delta Dental DPPO	or DeltaCare USA DHMO	Delta Dental DPPO	or DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$396.44	\$373.53	\$322.91	\$300.00
Retiree + Spouse	\$755.57	\$722.89	\$608.51	\$575.83

Not all Retiree rate categories are included in this comparison sheet. Please contact Employee Benefits at (559) 600-1810 or email us at HRBenefits@fresnocountyca.gov if your situation is not identified.