



The Grapevine

OCTOBER 2016

Representing 7,093 retirees and their families www.refco1.org • INCORPORATED 1978

Thursday, October 20 Luncheon Reservations

**ALL RESERVATIONS
 MUST BE MADE BY CHECK**

**INTERNATIONAL
 CATERING COMPANY**
 4277 N. West Avenue
 Fresno, California

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

“JACKS IN THE BAG” Raffle
50/50 Raffle
**FOOD DRIVE BENEFITING
 CENTRAL VALLEY
 VETERANS**

Books, CD & DVD Exchange
HEALTH FAIR

Reservations \$12 members;
 \$15 non-members. 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 15. 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 reservation
 by calling Marianne
 Messina at 559-439-9524 prior
 to the deadline of October 15. 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
 THURSDAY, DECEMBER 8**



Linda Hutcheson

President's Message

Our membership dues are a bargain!
 Since our retirement association, formally called the Retired Employees of Fresno County (REFCO), was established 38 years ago, monthly dues have never exceeded \$1. I repeat, what a bargain! Of the twenty counties, including our county, whose retirement systems were created under the 1937 Retirement Act, fourteen of those counties charge more member dues than Fresno, some as high as \$5 per month.

Although \$1 is not considered much money these days, when combined with all dues-paying-members' dollars—2,566 REFCO members as of September, 2016 – it's a substantial sum and the association does a great job of putting all those dollars to good use. The following is a percentage breakdown of how REFCO dues, which totaled \$26,007 in 2015, were utilized last year:

Grapevine Newsletter (printing, postage)	41%
Six Luncheons (raffles, lunch supplements)	20%
Scholarships (CSUF)	11%
Administrative (insurance, delegates, office, misc.)	24%
Savings	4%

This year and in future years, we expect to have an increased amount of our dues supporting college scholarships for our children, grandchildren and great-grandchildren as we now offer \$1,000 annual scholarships for students attending Fresno City College.

If you want to enjoy some of the many benefits provided by *your dollar dues*, be sure to join us for our next luncheon, our annual Health Fair Luncheon on October 20. In addition to the Health Insurance Company representatives in attendance, we will be recognizing and congratulating the three CSUF students who have been selected as this year's scholarship award winners.

Community Outreach Charitable Food Drive Targets Veterans

The next REFCO Food Drive will be held on Thursday October 20, 2016. We are pleased to announce that Central Valley Veterans, a local non-profit organization that we have donated to in the past, will again receive our food donations and provide everyone an opportunity to make a difference with cash donations also. Help a local veteran in need.

In addition to food, Central Valley Veterans (CVV) provides a wide array of services to needy veterans – emergency housing, furniture, car repairs, utility payments, educational supplies and holiday gifts. They collaborate with several other veterans' organizations that are equally committed to improving the lives of our valley veterans. In addition to the yearly “Stand Down” event, a four-day event with multiple services for veterans. They also have several Veteran Job/Services Fairs each year.

We anticipate and encourage a strong support for veterans by our REFCO members with generous cash donations and also non-perishable food at our upcoming luncheon.

2017 REFCO Nominations

At the September board meeting and by subsequent email vote, the Nominating Committee submitted, and the board approved, the following slate of candidates for 2017. All candidates are incumbents except those indicated by an asterisk.

President: Bob Dowell
(automatic succession from 1st VP)
 1st Vice President: Judy Lemos*
 2nd Vice President: Regina Wheeler
 Membership Secretary: Joy Clark
 Recording Secretary: Dick Estel
 Treasurer: Linda Robinson
 Assistant Treasurer: Marianne Messina

Board of Directors
(terms expire end of 2018)
 Janet Smith
 Patrice White
 June Breese McClellan*

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



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 lists.

2016 REFCO Activities Calendar

OCTOBER	NOVEMBER	DECEMBER
13: Board Mtg 20: Hlth Fair Lunch	10: Board Mtg	8: Christmas Party

- **Meetings** – 9:00am, FCFCU Admin Offices, 2580 W Shaw Ave
- **Luncheons** – Lunch at 11:30am, International Catering, 4277 N West Ave
- **Christmas Party** – Lunch at 11:30am, International Catering, 4277 N West Ave

Online Banking Puts You in Greater Control of Your Finances

Banking online – viewing your accounts, transferring funds and paying bills – is safe, secure and very convenient. By putting your accounts literally at your fingertips, online banking can give you more control over your finances. Online banking uses today's technology to give you up to the minute, real time access to your accounts.

Security – We've all seen it – bashed in mailboxes and stolen mail. Mail theft is on the rise, there is no doubt about it. Online banking provides a level of security that mailboxes cannot because financial institutions are highly regulated to ensure superior protection of your data. With online banking, information is encrypted, minimizing the chances of any security breaches. At Fresno County Federal Credit Union, safety and security of member information is the number one priority.

Convenience – Unlike a branch location, online banking is never closed; it's only a mouse click away, available 24 hours a day, seven days a week.

Access – Wherever you are, if you're out of state or out of the country when you want to access your accounts, you can log on instantly to your accounts and take care of business, 24/7.

Efficiency – Accessing and managing all of your accounts (including IRAs, CDs, loans, and more) from one

secure site saves you valuable time. Plus, through online banking, you can notify the Credit Union when you'll be traveling out of town (to avoid disruption in your credit or debit cards), eliminating the need to call or visit a branch.

Move Money – You can now move money to/from another financial institution and to another member within the Credit Union right from your computer.

Bill Paying – No more stamps! Pay bills and monitor your household spending in just a click. Best of all, online banking allows you to access your payment history for every vendor on your payee list.

Budgeting – Online banking records transactions instantly, in real time, so you can see them as they occur. You'll be better able to track and monitor your spending, making it easier to follow a budget and avoid overdraft or late charges.

Go mobile – With Fresno County Federal Credit Union's free MyCU2Go mobile app, you get the functionality of online banking right on your smartphone or tablet, enabling you to stay connected to your accounts quickly and easily, wherever you go.

For more information about online and mobile banking options available at Fresno County Federal Credit Union, visit www.FresnoCU.com.



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.....Linda Hutcheson
 1st Vice President.....Bob Dowell
 2nd Vice President.....Regina Wheeler
 Recording Secretary.....Dick Estel
 Membership Secretary.....Joy Clark
 Treasurer.....Linda Robinson
 Asst Treasurer.....Marianne Messina
 Imm Past President.....Julie Hornback

Directors

Annie Lee Virginia Quintana
 Don Nelson Janet Smith
 Diann Phelps Sue Wirt

Patrice White

Retirement Bd

Bob Dowell Mary Ann Rogozinski (alt)

Committee Chairs

Advocacy.....Bob Dowell
 Benefits.....Les Jorgensen
 By-Laws.....Bob Dowell
 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
 of Ceremonies.....Ken Smith
 Media Manager.....Don Nelson
 Membership.....Joy Clark
 Nominating.....Dick Estel
 Parliamentarian.....Dick Estel
 Scholarship.....Janet Smith
 Sunshine.....Virginia Quintana
 Webmaster.....Jeannine Geare

Congratulations, New Retirees & New Members!

New REFCO members are **bolded**. *Indicates a deferred member. Listed alphabetically by last name.

Note: Missing info on some new REFCO members indicates the info could not be verified by the *Grapevine* deadline.

Joan Allen	Beh Hlth	16.14
Frank Aranki	Comm Hlth	15.00
Laura R Barnard	Bene of Douglas	
Donna Bernardi	Beh Hlth	
Meggan Boranian	Co Counsel	5.06*
Darla Boughton	Probation	15.95
Linda Calandra	Library	7.55*
Rudy Carrillo	Dist Attny	
Lori A Carroll	Bene of Mark	
Michael M Cha	Soc Servs	21.82
Daniel Cohan	Dist Attny	1.68*
Debra D Cooper	Dist Attny	16.45
Alan D Corley	Internal Servs	21.05
Carol Cruz	Soc Servs	15.95
Susan Davidow	Agriculture	37.44
Daniel L Davies	Sheriff	25.39
Diana Diehl	Assr-Recorder	35.34
Ollie Dimery-Ratliff	Probation	28.21*
William English	Coroner/Pub Admin	13.81
Francine Fox	Comm Hlth	8.72*
Samuel T Goong		
Douglas J Grandquis	Pub Wks & Plan	2.73*
Kham Hamilton	Soc Servs	30.05
John Hernandez	Soc Servs	26.37
James M Hill	Comm Hlth	7.80*
Linda Jacobs	Soc Servs	
Elizabeth Jacobsen	Dist Attny	
Gayle Johnson	CAO	26.82
Philip Kader	Probation	28.33*
Mary Jean Kaprielian	VMC	12.29*
Paul G Le Duc	Sheriff	5.02*
Carmela LeBlanc	Pub Defender	10.60
Timothy Leming	Assr-Recorder	25.18
Joel K Little	Pub Wks & Plan	25.30
Gilbert Lopez	Sheriff	
Jeannie E Marchand	Pub Wks & Plan	19.43
Mark Mastrantuono	Gen Servs	27.34
Laura Maxwell	Soc Servs	28.72
Marty Mc Clue	Beh Hlth	21.17*
John McNeely	Pub Wks & Plan	11.54
Debra Melikian	Soc Servs	8.90*
Edward N Murdock	Soc Servs	11.42
Terrilyn Myers	Sheriff	31.91
Irene Papaleo	Bene of Americo	
Nancy J Parker	Child Supp Servs	2.16*
Doreen L Perkins	CA Sup Ct	35.06
Dolly Quan	Probation	
Henry Ramirez	Sheriff	29.20
Jeff Robinson	VMC	
David F Rodriguez	Co Counsel	
Ramiro Rodriguez	Sheriff	16.10
Craig Sanders	Sheriff	
William H Schmidt	Gen Servs	9.70*
Iva Snow	Library	1.92*
Roderick T Spaulding	Active	
Imelda Sustaita	Superior Ct	
Don Takanishi	Agriculture	
Kevin Thompson	Sheriff	29.49
Michael J Tollstrup	Pub Hlth	7.33*
Gail L Topper	Soc Servs	16.26
H James Turnbull	Library	11.19
Julie Ann Valentine	VMC	12.05*
Becky Van Wyk	FCERA	
Deann Von Berg	Personnel	27.96
Harland W Walker	Gen Servs	10.01
Doris J Warner	Bene of Hershell	
Rande P Wood	Beh Hlth	14.49

REFCO Benefit Plans Open Enrollment

**Dental, Vision, Identity Theft, Car, Home, Life,
Accident, Travel, Legal, Pet, & More**

Around the second half of October, all REFCO members will receive the 2017 REFCO Benefits Open Enrollment package. This package details all the benefit plans, including dental and vision, that are available *exclusively to REFCO members*.

Please do not delay in opening this package as the Open Enrollment period ends November 25. Benefits will be effective January 1st and the premiums for most of the benefit plans are eligible for payroll deduction.

The REFCO Benefit Plans Administrator, Pacific Group Agencies, will be attending the REFCO Health Fair Luncheon on Thursday, October 20 and will be able to answer any of your questions regarding these plans.

Please note: You may have received information on a VSP plan offered by SACRS, an outside organization. This is not the same VSP plan that is endorsed by REFCO and detailed in the benefit booklet.

Do You Pay Your Dues by Check?

It is getting to be that time of year again. This is an early reminder that your \$15 dues check is due by the end of the year. Please send us your check made out to REFCO to REFCO, PO BOX 26384, FRESNO CA 93729-6384. Writing "dues" on the check would make our record keeping a little easier, since our luncheons are also \$15.

If you would like to switch to payroll deduction at the reduced rate of \$12 (\$1 per month), please print our Membership Application Form from our website refco1.org or request one by calling REFCO at 559.431-5032 or emailing Joy at ja-clark@pacbell.net.

Thanks to all of you who have switched to payroll deduction through the years, as it is a lot easier on our end.

IN MEMORIAM

REFCO extends our condolences to the family and friends of the following deceased, as reported by the Retirement Office:

RETIREES

Douglas Barnard
Karen Betancourt
Glenn Bisel Jr
Donald Brown
Clifford Buckman
Alice Copus
Mary J Eberhardy
Jackie Everitt
Diane Fitzhenry
Edward Garza
Donna Grijalva
Steven Helm
Theresa A Henry
Betty Hodges
Janice Kemplin
Garland Kopp
Joseph E Lucero
Jess S Martinez
Beverly Mathison
Curtis Mott
Kenneth Myatt
Americo Papaleo
Ronald L Peterson
Orville Randall
Albert J Rodriguez
Bill G Sanders Sr
Betty R Tudman
Leslie Wallers
Hershell Warner
Melvryn Wingett

ACTIVE

Donna A Fleming

BENEFICIARIES

Helen Boudakian
of Paul
Hazel Grim
of George
Rosemarie T House
of William
Nancy K Robertson
of Daniel
Barbara Scott
of Floyd
Georgia Williams
alt payee of Michael Molinari

DEFERRED

Boune Yang
Sylvia Valencia

TERMINATED

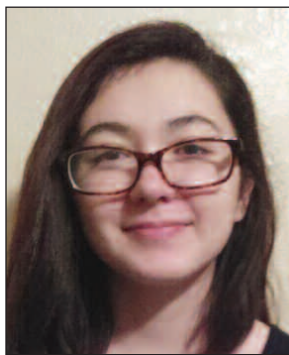
Robert A Salinas
Debbie Whitehill

CSUFresno Scholarship Recipients Announced for 2016-17

The REFCO Board has voted to award three \$2,000 Anna B. Lund Memorial Scholarships to eligible students attending CSUF this year. Carrie McNulty is the stepdaughter of Jim Oppliger (retired as Fresno County District Attorney and Superior Court Judge). Selene Oaks is the grand-



Carrie McNulty



Selene Oaks



Randi Parkinson

daughter of Leandro Cano (retired CDCR/Fresno County Sheriff). Randi Parkinson is the daughter of Gary Parkinson (retired Purchasing Supervising Buyer).

Carrie McNulty is currently in her second year at Fresno State and enrolled in her first semester at the CSUF School of Nursing. She is expected to graduate with her BSN in May 2019, and looks forward to becoming a registered nurse.

Selene Oaks is a Junior at CSUF. She is a speech pathology major and is on the road to getting her bachelor's degree. Her goal is to become a speech therapist for children with speech impediments. She is the oldest child in her family; she has a brother and a sister. She discovered she wanted to become a speech therapist after finding out her brother had to go to speech therapy. This really opened a door for her; helping her to find what she is passionate about.

Randi Parkinson is currently a Senior at Fresno State pursuing her B.A. in child development with a pre-credential option. She will pursue her master's degree and credentials upon graduation so that she may pursue - her dreams of becoming a teacher. She currently works part-time for Central Unified as an instructional aide in kindergarten. She loves working with students and helping make a positive difference in the world, one student at a time.

All three students have been invited to attend our

October 20 Luncheon to meet everyone and express their thanks for the scholarship awards.

In addition to REFCO providing scholarships to CSUF students, the REFCO Board approved two \$1,000 scholarships for FCC students. So far, none have been submitted for this FY school year.

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 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 both CSUF & FCC starting October 1, 2016 through March 2, 2017.




REFCO
RETIRED EMPLOYEES OF FRESNO COUNTY

Business Sponsors



Fresno County Federal Credit Union
Member owned. Member focused.



PACIFIC GROUP AGENCIES, INC.

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 - phone/fax: 559.456.2697 or email her at: ja-clark@pacbell.net. All applications will be reviewed by the REFCO Directors.

Yup, I ate it!

Last year, VPI® Pet Insurance paid over **\$1 MILLION IN CLAIMS** for foreign body ingestion




Don't let your pet take a bite out of your budget!

Mention that you are a REFCO member to receive a group discount.

(866) 838-3459 X6200

We insure dogs, cats, birds & exotic animals



WATCH FOR



P.O. Box 26384
Fresno, CA 93729-6384



IMPORTANT!
Enrollment Materials Enclosed



Fresno County Federal Credit Union

Member owned. Member focused.

Don't forget, FCFCU offers professional and comprehensive financial planning services to our members. Take advantage of this opportunity by scheduling an appointment with Ted Dietz, **CERTIFIED FINANCIAL PLANNER™**



You are invited to meet with the onsite Financial Consultants, Ted Dietz and Chue Lor to discuss how to maximize your retirement funds by calling (559) 437-2002 or by email at chuelor@lpl.com.

LPL Financial
Located at Fresno County Federal Credit Union

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Fresno County Federal Credit Union and LPL Financial located at Fresno County Federal Credit Union are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value

OPEN ENROLLMENT Plan Year 2017



Open Enrollment for Plan Year 2017 is scheduled to begin on **Monday, October 24, 2016** and will continue through **Thursday, November 10, 2016**. 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, 2017**.

WHAT CHANGES ARE THERE FOR PLAN YEAR 2017?

For the 2017 plan year, the Kaiser Pre-65 plan will not be offered due to low enrollment. 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 2017 can be found below. Please note - these rates are contingent upon Board approval; rates will be approved on the October 11, 2016 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.

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.

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 10, 2016**. 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!

OPEN ENROLLMENT EVENTS

REFCO LUNCHEON (Retirees only)*

Thursday, October 20, 2016
 10:00am — 2:00pm
 International Catering Company
 4277 N. West Avenue
 Fresno, CA 93705

*In order to attend the luncheon, you must RSVP by October 14th and the cost is \$15. Please mail your check, made payable to:
REFCO
PO BOX 26384
Fresno, CA 93729-6384

HEALTH AND WELLNESS FAIR

Wednesday, October 26, 2016
 7:30am — 2:00pm
 2220 Tulare Street, Plaza Level
 Fresno, CA 93721



HEALTH & WELLNESS FAIR+

This is your opportunity to obtain information from difference vendors and the County's health insurance carriers all at one location.

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 HDPPO		Hartford/Benistar	
Prescription	Anthem Blue Cross		Express Scripts	
Vision	Vision Service Plan (VSP)		Vision Service Plan	
Dental Plans	Delta Dental DPPO	DeltaCare USA DHMO	Delta Dental DPPO	DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$845.11	\$819.86	\$584.70	\$559.45
Retiree + Spouse	\$1,480.61	\$1,443.38	\$1,131.65	\$1,094.42
Retiree + Child(ren)	\$1,309.53	\$1,282.91		
Retiree + Family	\$1,942.42	\$1,902.19		
Medicare & Non-Medicare	\$1,407.90	\$1,370.67		
MEDICARE ADVANTAGE PLANS (Age 65 and Over)				
	PLAN 3		PLAN 4	
Medical/Mental Health	Kaiser High Option		Kaiser Low Option	
Prescription	Kaiser Permanente		Kaiser Permanente	
Vision	Kaiser Permanente		Kaiser Permanente	
Dental Plans	Delta Dental DPPO	DeltaCare USA DHMO	Delta Dental DPPO	DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$393.89	\$368.64	\$362.95	\$337.70
Retiree + Spouse	\$751.20	\$713.97	\$689.32	\$652.09

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