



T R E N D

(Thinking Retired Employees Need Direction)
Retired Employees of Kern County

Volume MMXX-VI

November & December 2020

www.reokc.org

Robert Seibly, President

M. L. Bennett, Editor (mlbennett36@sbcglobal.net)



President's Message

ROBB SEIBLY

Our mission is to promote the education and earned benefits of all retirees of Kern County, advocate the safeguarding and continuation of Kern County retiree pension and health benefits, provide avenues of support and information for Kern County retirees and beneficiaries, ensure proper and necessary representation on the Kern County Board of Retirement, and participate as an integral contributor in our Kern County communities' quality of life.

A special Holiday greeting to our 5000+ members. All of us on the REOKC Board hope you are doing well and staying healthy and involved. Despite the long shutdown and the stay-at-home orders from the State, REOKC is staying active and watching over your interests.

As I stated in the last two TREND newsletters, "your Board is looking for answers on when we all might be able to start our luncheons up again. Unfortunately, we do not have any answers on this issue yet..." We will keep you informed of things to come on our website and when we will be able to start our luncheons again: www.REOKC.org

So, this will be my "**Be Thankful**" newsletter for this year 2020.

With all the difficulty we are hearing about and experiencing, and all the negativity throughout our nation, there must be something of value we can rest our sights on. Maybe if we look to the positive side of things for what or how we have been helped.

I was watching a program the other day and it made me think of the good that is happening all around us and the blessings we receive each day. In fact, a lady

named Kristin Chenoweth was singing a song that sort of sums up what I want to say to all of you. There is always hope just waiting to bless you:

"I believe there are angels among us sent down from somewhere up above, they come to you and me in our darkest hours to show us how to live, to teach us how to give, to guide us with the light of love.

When life held troubled times, and had me down on my knees, there's always been someone there to come along and comfort me, a kind word from a stranger to lend a helping hand, a phone call from a friend, just to say I understand, and isn't it kind of funny that at the dark end of the road someone lights the way with just a single ray of hope.

I believe there are angels among us sent down to us from somewhere up above, they come to you and me in our darkest hours to show us how to live, to teach us how to give. To guide us with the light of love. They wear so many faces; show up in the strangest places to grace us with their mercy in our time of need. Oh, I believe there are angels among us....." (Alabama "Angels Among Us" 1993)

I share this with you because it is those angels around us that make life so worthwhile and even though there is turmoil all around us, we have a friend. Sometimes it is my dogs or someone I just met, but there are always angels around us.

God bless you and have a Wonderful Holiday Season, starting with Thanksgiving all the way through New Year's. Merry Christmas and Happy all the other Holidays.





KCERA Retirement Board

By

Phil Franey, KCERA Retiree Trustee

“A retirement system board’s duty to the system’s participants and their beneficiaries shall take precedence over any other duty” (Section 17(b) of Article XVI of the California Constitution).

I hope everyone will have an enjoyable and safe holiday season with family and friends. So, I wish everyone a Happy Thanksgiving, Merry Christmas and a Happy New Year. Now to some retirement business. Other than the usual retirement business, the Coronavirus and the recent California Supreme Court Alameda Decision are taking extra KCERA Board time and staff effort.

Coronavirus (Covid-19) is continuing to have a significant impact on our quality of life and world economy. Since early this year the KCERA Board has held virtual Board, Committees and various stakeholders’ meetings. Every reasonable effort is being made to maintain member service for both the active and retired. At the same time, our REOKC monthly luncheons and other activities have been postponed or adjusted. Seniors and those with underlying medical conditions are a high-risk group and must continue to take extreme measures of social distancing, masks, washing hands, etc. Most importantly, you need to rely on reliable medical information and safe practices while ignoring dangerous medical advice from unreliable sources. With the impending flu season, due care is critical more than ever for all of us.

KCERA systems of providing services to stakeholders not only have had to adjust for the burden of coronavirus, but also complying with the recent California Supreme Court Alameda decision. The Alameda decision affects many KCERA employee and retiree members. Essentially this decision affects the retirement benefits for numerous special pay codes of retirees and active employees. Members have been sent communication and provided information on the www.kcera.org website concerning the Alameda decision. Any additional information or assistance may be obtained by calling KCERA administration.

As a brief reminder, please read the insurance and benefit information sent from Kern County Health Benefits and Pacific Group Agencies for other

benefits. This edition of the TREND also includes information on both sources of benefits. As with health benefits, please remember to review your tax information this time of year.

The September KCERA Board meeting approved the consent agenda items (routine and noncontroversial items); discussion and approval of: private market fund of \$30 million to Brighton Park Capital Fund 1; Termination of Systematic Trend Following Fund; Trustee Education of Environmental, Social and Corporate Governance; Trustee Education of Internal Revenue Service Requirements for Qualified Retirement Plans and Designation of Special Pays [Codes by Alameda Decision].

During the August KCERA Board meeting the Verus presentation included the fund balance and investment performance (net of fees) for the period ending June 30, 2020 as follows:

Total Assets - \$4,413,487,625 (Net of Fees)
1 Year – 3.3%
3 Years – 5.3%
5 Years – 5.5%
10 Years – 7.6%

As of June 30, 2020, the actuarial assumption rate was stated at 7.25% (expected long-term investment return) and current funding ratio of 63.5% (% of fund assets available to pay liabilities).

More detailed information and reporting with supporting documentation may be obtained from the KCERA website at www.kcera.org. All members are encouraged to hear virtual Retirement Board Meetings on the second Wednesday of each month.

GROANERS

- ~ I didn’t think the chiropractor would improve my posture. But I stand corrected.
- ~ Studies show cows produce more milk when the farmer talks to them. It’s a case of in one ear and out the udder.
- ~ I told my carpenter I didn’t want carpeted steps. He gave me a blank stair.



DO YOU HAVE INTERNET ACCESS?

TREND EMAIL LIST CONTINUES TO GROW!

Thanks to all of you who have signed up for membership in the TREND Email list. We are almost up to saving **\$3,475.00 per year** and that's not chump change!

We need to keep this "trend" going. :) So, if you have internet access, please email Mary Lou Bennett to sign up and help our budget.

To receive the TREND newsletter electronically: Send an email to mlbennett36@sbcglobal.net with your name, current mailing address and your email address. (Subject: TREND mailing list).

MEDICARE ANNUAL ENROLLMENT

**Kern County Aging and Adult Services
Lupe Garcia,
HICAP Program Manager/ I&R Supervisor**

The Medicare Annual Enrollment Period (AEP) should not be confusing if you have the right people by your side. The Health Insurance Counseling and Advocacy Program (HICAP) is here to help Medicare beneficiaries understand Medicare.

Throughout the year we help beneficiaries understand their coverage, review plan options, and provide unbiased information to help them make the best choices for their individual health care needs. Medicare AEP runs from October 15th through December 7th and during this period HICAP counselors can assist Medicare beneficiaries with Part D comparisons. It is important to review your Part D coverage during AEP as it is your opportunity to see how your current plan compares to others in the following year. Just as you have the opportunity to make changes to your Part D coverage during this period, at the beginning of each year is when you see plans also making changes to their monthly premiums, deductibles, copays, and formularies. So, it is especially important that you are aware of these changes before they happen and have a choice to stay where you are or enroll in a different plan.

HICAP is a free program housed within the Kern County Aging and Adult Services Department. Counseling is currently being conducted by phone and we can be reached at 661-868-1000. Our website link is www.kerncounty.com/government/aging-adult-services, and you can follow us on Facebook @aging and adult services, and Instagram #kernagingandadultservices.



OPEN ENROLLMENT FOR 2021

**PACIFIC GROUP AGENCIES, INC.
October 15 - November 13, 2020**

**KERN COUNTY HEALTH & WELLNESS
October 16 - November 13, 2020**

**MEDICARE ANNUAL ENROLLMENT PERIOD
October 15 - December 7, 2020**

DAYLIGHT SAVING TIME ENDS

November 1, 2020

(set clocks back one hour)



UPCOMING REOKC PROGRAMS

FUTURE PROGRAMS

WILL BE POSTED HERE

AS SOON AS POSSIBLE

**LUNCHEON MENU
AT HODEL'S**



**REOKC LUNCHEON DEDUCTIONS HAVE
BEEN STOPPED EFFECTIVE WITH THE
APRIL PENSION PAYMENTS.**

**DEDUCTIONS WILL RESUME ON THE
SECOND MONTH AFTER LUNCHEONS
HAVE BEEN REINSTATED.**

PAYROLL DEDUCTION FORM

To sign up for (or stop) payroll deduction, check the box(es) below, complete the form, and submit it to REOKC.

- REOKC Luncheon Payment**
By checking this box, I authorize KCERA to deduct \$6.00 per month from my pension benefit as an additional elective payment to REOKC. This deduction shall begin with my next pension payment.

(Sign up for the luncheon payroll deduction and save \$1.00 per meal!)

- REOKC Membership Dues**
By checking this box, I authorize KCERA to deduct \$2.00 per month from my pension benefit as dues for my REOKC membership and to pay that organization. This deduction shall begin with my next pension payment. I understand my authorization and REOKC membership are voluntary and may be revoked by me, in writing, at any time.

Name (print) _____

Address _____

City _____

State _____ Zip _____

Phone _____

Email (optional) _____

Dept. from which retired _____

Full Social Security # _____

Signature _____

Date _____

Clip out completed form and send to:

REOKC / PO Box 2592 / Bakersfield, CA / 93303

STOP DEDUCTION(S)

- Check box to stop your deduction for the luncheon.
- Check box to stop your deduction for REOKC membership dues.



BEHAVIORAL HEALTH & RECO.: Lamar Brandsky;
Julie Olguin

HEALTH DEPT.: Bert M. Sides

HUMAN SERVICES: Bryan Gonzales

KERN MEDICAL CENTER: Susan K. Laverty

LIBRARY: Edward D. Stark

PROBATION: Reggie Tisdell

SHERIFF: Dwayne Callahan; Anthony Leal;
Brenda McMasters;

SUPERIOR COURT: Patricia A. Ramirez



WE WILL ALWAYS REMEMBER OUR DECEASED REOKC MEMBERS:

Marjorie Bierman—Beneficiary
William Bishop—Fire
Shirley Black—Kern Medical Center
Judy Brewer—Human Services
Robert Duke—Sheriff
Barbara Ellis—Superior Court
Joyce Evenson—Treasurer-Tax Collector
Edith Gilman—Beneficiary
Milton Grimes—Sheriff
Fredrick Gutierrez—Parks & Recreation
Opal Hargis—Superior Court
Robert Hedrick—Airports - Ent. Fund
Elizabeth Lewis—Courtroom Support
Eleanor Martin—Kern Medical Center
Sally McNally—Beneficiary
Arlene Naegelin—Human Services
Harold Perry—Fire
Betty Rice—Beneficiary
Leslie Rich—Sheriff
Alexandra Rossi—Sheriff
William Starkey—Fire
Linda Swift—Human Services
Marybelle Voorhees—Beneficiary
Thomas Warren—Fire
Viola West—Beneficiary
Richard Williams—Sheriff
Thomas Willman—Kern Medical Center
Robert Wyckoff—Fire

*“A Life well-lived leaves behind
a beautiful bouquet of memories.”*

SUNSHINE COMMITTEE NOTICE

**If you know of any of our members
who could
use a get-well or sympathy card,
please contact**

**JOSIE DE LA TORRE at
(661) 348-4222**

Thank you!

TRAVEL TIPS

Princess Cruise Line has added new sailings for the West Coast out of Los Angeles for 2021!!!!

7 Day Mexican Riviera Crown Princess May 15, Jun 12, 26, July 31, Aug 14 & Sept 18, 2021

7 Day Mexican Riviera Majestic Princess Oct 16, 30, Nov 6, 13, 20,27 Dec 4,11, 22, 2021

7 Day Classic California Coast Crown Princess Jun 5, 19, Aug 7, 21, Sept 11, 25, 2021

7 Day Classic California Coast Majestic Princess Oct 9, 23, 2021

10 Day Baja Peninsula & Sea of Cortez Sapphire Princess Oct 2, Nov 11, 21, 2021

10 Day Baja Peninsula & Sea of Cortez Majestic Princess Dec 20, 2021

5 Day Cabo San Lucas Getaway Crown Princess May 22, 31, Aug 28, Sept 6, 2021

5 Day Cabo San Lucas Getaway Grand Princess Sept 25, Oct 4, 9, 18, 27 Dec 15, 2021

Alaska 2021 is now open to book. If you book by Nov 2, 2020 you will get Free Wi-Fi, Pre-paid Gratuities and Premium Beverage Package!

Julie Salazar– Garcia (661) 324-6910
The Cruise Port, 1800 Oak St., Suite D, Bakersfield, CA

Change of Address Form

If your address has changed, in order to receive the TREND newsletter and other important notices from REOKC, you must complete this form and send it to REOKC, PO Box 2592, Bakersfield, CA 93303:

Name _____
(*print*)

NEW Address _____

City, State, Zip _____

OLD Address _____

City, State, Zip _____

Signature _____

REOKC USEFUL CONTACTS

KCERA Administration 661-381-7700
www.kcera.org

- Retirement Check
- Withholding Forms
- Beneficiary Change
- Address Change (& REOKC) *
- Retirement Board Meetings

Retiree Health Benefits 661-868-3182

- County – Health Insurance Div.

Pacific Group Agencies, Inc.

- Supplemental Insurance Plans
Available at Discounted Rates
1-800-511-9065

REOKC Other Related Services

- **TREND Editor**
- **Membership**
- **Address/Email Change ***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270
mlbennett36@sbcglobal.net

- **Sunshine (Cards of Expression)**
Josie De La Torre 661-348-4222

KCERA Board Retiree Member

- Phil Franey –
franeyp@bak.rr.com
- Alternate—Robb Seibly -
seiblyrl@gmail.com

Kern County District Attorney's Office

- **Elder Abuse: 661 868-2400**

Kern County Aging & Adult Services

- **661 868-1000**

REOKC SUPPLEMENTAL BENEFIT PLANS OPEN ENROLLMENT

Dental, Vision, Travel, Accident, Legal Shield, Identity Theft, Pet Care & More

By Greg Margulies, Pacific Group Agencies

All members should have received in the mail the 2021 Open Enrollment package for the exclusive REOKC Benefits Guide. Coverages available to the REOKC member, their spouse and dependent children include PPO & HMO Dental plans, VSP Vision, Travel, Accident, Legal Shield, ID Theft protection, Pet Care, and much more.

Please make sure to take a moment to look through the Benefits Guide as the open enrollment period ends November 13th. Every year we receive numerous calls from members who thought they didn't need or couldn't afford insurance, or they waited too long to submit their enrollment form and then had an expensive problem during the year. Unfortunately, the open enrollment period is strictly enforced and those members who failed to take advantage of these benefits during the open enrollment period had to pay the full cost of their work out of their own pocket.

During these difficult times, without exception, if you feel you need medical care, contact your doctor. However, with dental and vision care it can be more confusing. 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.

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.

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.

Ameritas PPO Dental
(800) 487-5553

Cigna HMO Dental
(800) 244-6224

VSP Vision
(800) 877-7195

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.

For those retirees who are not enrolled in a dental or vision plan, the annual Open Enrollment period is October 15 - November 13, 2020.

THOUGHTS TO PONDER

- ~ This would be a wonderful world if people showed as much patience in all things as they do in waiting for a fish to bite.
- ~ The strength that comes from confidence can be quickly lost to conceit.
- ~ Humor is to life what shock absorbers are to automobiles.
- ~ It's not the number of minutes you put in at the dining room table that makes you gain weight; it's the seconds.
- ~ Happiness depends so much less on the quantity of fortune than on the power of enjoying what we have.
- ~ Just as the blossom can't tell what becomes of its fragrance, so no man can tell what becomes of his influence.

Reminder: The surviving spouse of a retired Kern County Employee is eligible for REOKC membership. Just complete the Payroll Deduction Form on Page 4 and mail to:

REOKC, PO Box 2592, Bakersfield, CA 93303

NOTICE: All views and opinions expressed in the TREND are solely the representation of each writer. REOKC's only intention is to fairly inform our membership. The information presented in the TREND is believed to be from reliable sources. REOKC does not sell or disclose information about our members to third parties.



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661.327.9461

**Retired Employees of Kern County
P.O. Box 2592
Bakersfield, CA 93303**

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**November & December 2020
Time Dated Material**

**Official Newsletter of
The Retired Employees of Kern County Inc.**

ATTENTION—REOKC MEMBERS AND FAMILIES!
REOKC LUNCHEON DEDUCTIONS HAVE BEEN STOPPED
EFFECTIVE WITH THE APRIL PENSION PAYMENTS.
DEDUCTIONS WILL RESUME ON THE SECOND
MONTH AFTER LUNCHEONS HAVE BEEN REINSTATED.

**YOUR REOKC BOARD WANTS YOU ALL TO KNOW THAT ITS MAIN PRIORITY IS
THE HEALTH, SAFETY AND WELL-BEING OF ITS MEMBERS.**

**AS WE ALL KNOW, THE CORONAVIRUS HAS MADE A VERY DRAMATIC IMPACT
ON EVERY ASPECT OF OUR LIVES.**

**AS A RESULT, WE ARE TRULY SORRY THAT WE ARE UNABLE TO SCHEDULE
ANY LUNCHEONS OR MEETINGS FOR OUR MEMBERS AT THIS TIME.**

**WE KNOW THE CURRENT CONDITIONS WILL CHANGE AND AS SOON AS IT IS
POSSIBLE TO SCHEDULE A LUNCHEON, YOU WILL BE NOTIFIED BOTH BY
MAIL AND EMAIL.**

TAKE CARE AND BE WELL!