



T R E N D

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

Volume MMXIII-VI

November & December 2013

www.reokc.org

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President's Message

Phil Franey

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.

During the KCERA Board (Board) Meeting on **November 7, 2012**, legal counsel presented Board trustees with more than a 60 page legal opinion and lecture on their fiduciary duty to retirees and beneficiaries concerning the Supplemental Retiree Benefit Reserve (SRBR) funding. For decades other boards have received similar opinions about their legal duty to retirees and beneficiaries. In **March 2013** the KCERA Finance Committee (Committee) met and recommended sending a SRBR funding change to the KCERA Board. The Committee consists of trustees Konrad Moore (Chair), Jackie Denney (KCERA Chair), David Couch, and Michael Turnipseed. The Committee SRBR funding recommendation was postponed until **May 23, 2013** because proper legal notice was not sent to REOKC.

Before the **May 23** Committee meeting, our attorneys sent a letter (including the November 2012 opinion) to KCERA about REOKC concerns on the proposed SRBR funding change and the Committee's required adherence to the state constitution, retirement law, and their fiduciary duty. This matter was explained in the July-August TREND. Instead of the SRBR funding change recommendation being referred back to the Committee as directed at the May Committee meeting, the entire Board will now hear the SRBR funding proposal on **October 30, 2013**. So, almost 11 months after being advised by fiduciary counsel last November on SRBR funding protection, the Board will have to hear the Committee's SRBR funding proposal. Our attorneys have sent another letter (there

may be more) on this matter and you may access the mentioned REOKC attorneys' letters and TREND article at reokc.org. Please read the enclosed October 30, 2013 KCERA Board Meeting notice and try to attend.

Now address changes, mailing and email, need to be sent to KCERA and REOKC, separately. Because of new legislation, KCERA will no longer be able to provide retiree addresses to REOKC. As with the new pension system, your patience and understanding will be appreciated.

KCERA Board elections are completed. I was unopposed and will be the retiree representative on the KCERA Board. The alternate position is still open since no one filed. In the near future you will be notified of a rescheduled election for the alternate position.

By the time you receive this issue of the TREND, open enrollment information concerning health benefits should have been sent to all retirees by the Kern County Administrative Office Health Benefits Division. Please read the information carefully and if you have any questions use the contacts that are indicated on the mailed publication. You may also access more health information at the Health Benefits Division website: www.KernCountyHealthBenefits.com. Retiree health insurance is administered by the County Administrative Office - Health Benefits Division, **not the Kern County Employees Retirement Association (KCERA)**.

Your REOKC Board also is scheduling enrollment for the Pacific Group Agencies, Inc. (PGAI) Supplemental Benefits Program. **This is a separate program from that of the County's health insurance benefit program.** The PGAI Supplemental Benefits Program is a program endorsed by REOKC to offer additional benefits, such as legal services and other insurances to include: dental insurance, vision, pet, and accident/travel. **The Supplemental Benefits Program is administered by the Pacific Group Agencies, Inc., not KCERA.** Current enrollment in PGAI various programs is more than 1,000 retirees and beneficiaries.

As an ongoing reminder to save publishing and mailing costs, all of our 4,800 plus members are encouraged to request placement on REOKC's email list by contacting Mary Lou Bennett at mlbennett36@sbcglobal.net to receive timely notice concerning important retirement matters. You may also access past TREND issues and other important retiree information at reokc.org.

(President's message concluded on page 5)

THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA)

What it means for Kern County Retirees
By Eric Barthel, Insurance Consultant

PPACA, referred to by many as Obamacare, is one of the biggest pieces of social legislation ever passed, and, if implemented as planned, one of the most expensive.

This article is **not** going to provide much detailed information about PPACA. There are a lot of resources available that can provide a ton of great information (www.healthcare.gov, and www.kff.org are both very comprehensive). The purpose of this article is to identify what *PPACA means to you, a retired employee of the County of Kern* and what changes might be coming your way.

Are You 65 or Over?

Stop reading. Nothing changes. Seriously. All the plan options you had before, either through the County or out in the open marketplace are still there. No healthcare “exchanges”, no hoops to jump through, nothing but “business as usual”! See, that was easy!

Are You Under 65?

OK, things get a little trickier here. Maybe a LOT trickier!

Many pre-Medicare retirees participate in the County’s employee health benefit plan (the “plan”). Some who participate in the County’s plan receive a distribution from the County-administered Retiree Health Premium Supplement Program (RHPSP), to help pay for their retiree coverage.

Depending on when you retired, this distribution may or may not pay for a significant part of your coverage through the County’s plan.

As has been the case for many years, pre-Medicare retirees always had the option of buying their coverage independent of the County (IF they could get it). If you bought individual coverage, you would *lose the money you received from the RHPSP* to help pay for your premiums, so that wasn’t usually a viable option.

Effective January 1, 2014, as a result of PPACA, a variety of health insurance plans and premium subsidies will be available from the California health insurance exchange, called *Covered California*. Anyone, even with pre-existing conditions, can join this program and nobody will be declined.

If your household income is less than 400% of the Federal Poverty Level (\$62,040 annually for a 2 person household) you can choose from different health plans and benefit levels *and you may be* eligible to receive premium credits that reduce the cost of coverage obtained

through *Covered California*.

So, depending on your household income, the amount you receive from the RHPSP and the size of your family, it might be worthwhile to look at the cost of medical insurance through *Covered California*.

Plans Offered by the County
No restrictions for pre-existing conditions, any qualified retiree can participate
5 plan options
May be eligible for RHPSP premium assistance
May cost less than the exchange plans if your RHPSP premium assistance covers a large part of your premium

<i>Covered California</i>
No restrictions for pre-existing conditions, any qualified California resident can participate
16 plan options
May be eligible for advance premium tax subsidy
May cost less than the County plans if you’re ineligible for RHPSP premium assistance or if RHPSP covers a small part of your premium

The best place you can go to find out how much your insurance would cost through *Covered California* is by going to their website at www.coveredca.com and clicking on the “*Shop and Compare Tool*” or call them at 800-300-1506. They’ll help you understand the cost and benefits of the programs they offer. Once you understand what coverage will cost you through *Covered California*, you can compare your net costs under the County’s plan and see what program offers better value.

Additional information regarding the County’s POS plan as well as other County plans, including Kaiser and the new KMC plan, can be obtained by contacting the County’s health benefits department at 661-868-3182. They’ll help you understand your net costs as well as other plan information.

There will be opportunities to ask questions during the open enrollment process and we’ll make sure that resources are available to assist you in making the right health insurance decision for you and your family.

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 \$4.00 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) _____

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 you deduction for REOKC membership dues.

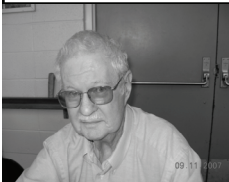


COURT SUPPORT: Diana K. Riddle
EMPLOYERS' TRG. RESOURCE: Linda M. Ellis; Francisco Ozaeta Jr.
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MENTAL HEALTH: Jack E. Sparks
PARKS & RECREATION: Russell A. Siebers
PROBATION: Annie Hernandez
SAN JOAQUIN VALLEY UAP: Karen L. Morris
SHERIFF: Mildred Taguchi; Hilda G. Wheeler
SUPERIOR COURT: Shirley Hinzo; Connie Penner

WE WILL ALWAYS REMEMBER

Burton Barnett—Sheriff
Daune L. Caron—Building Inspection
Coy Daffern—Roads
Juanita Deras—Human Services
Boyce Dulan—Health Systems
Martha Girard—Kern Medical Center
Thelma Goodwin—Health Systems
Dorothy J. Hunt—Probation
Joseph H. Johnson, Sr.—District Attorney
Lula Kelley—Kern Medical Center
Jack Lancaster—Commun. & Econ.
Evelyn F. Moore—Human Services
Edward J. Pensinger—Parks & Recreation
Peggy Prunty—Public Defender
Janice Richardson—General Services
Gilbert P Ruozi—General Services
Waldemar F. Schroeter—District Attorney
Dana Shepard—Kern Medical Center
Carol R. Sparks—Mental Health
Thomas Steele—County Clerk
Edress Thomason—Kern Health Systems
John Virrey—Planning & Development
Erma R. Willey—Auditor Controller
Norman L. Wills—Probation
Vickie L. Woolfolk—Human Services

KERN COUNTY HISTORY



HANDWRITING

By **WALTER E. STEWART**

Graphology is a generic word for handwriting analysis. Graphology can be rationalized with reading tea leaves, palm reading, tarot cards and crystal ball fortunetelling. Graphology has some merit but does not have sufficient backing for affirmation. Conversely, Graphoanalysis (not to be confused with graphology) is a technologically developed curriculum that has evolved through research for more than a century with a high validation. The trademarked and registered International Graphoanalysis Society is headquartered in Chicago. Over the past century the society has continually upgraded the curriculum.

To graduate as a certified practitioner, one must complete an extended year-long study, pass twenty stringent examinations and swear to a code of ethics. Forged signatures, including forged handwriting, are readily detectable by certified Graphoanalyst.

There are no short-cuts. Analysis is an arduous time-consuming task. The text of any writing has nothing to do with analysis. Words and narrative are not considered. Idiosyncrasy in letter structure, slant uniformity, individualistic markings and other personalized differentia made with pen and pencil are among the diverse inscriptions subject to analysis.

Public schools are downgrading teaching cursive writing. Passage of time and change are synonymous. Handwriting may ultimately be analogous with pre-Rosetta Stone Egyptian Hieroglyphics.



(Editor's note: Our very own Walter E. Stewart is a Certified Graphoanalyst with the International Graphoanalysis Society.)

President's Message concluded from Page 1

Don't forget our next luncheon will be on November 12 with serving by table number beginning at 11:30 A.M. The general meeting will begin at 12:00 Noon.

"Suppose you were an idiot, and suppose you were a member of Congress; but I repeat myself."

- Mark Twain 5

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 _____

2013 SCHOLARSHIP AWARDED



The second 2013 REOKC scholarship was awarded at our September 10th meeting to Nadja Scholl pictured above with her grandmother, Helen Driver, a member of REOKC. Nadja graduated from Ridgeview High School and is attending UC San Diego this fall, with a double major: Earth Science and Environmental Policy. Nadja accumulated over 300 hours of community service, volunteering at CALM, working as an assistant bookkeeper for Beale Library and performing in CSUB's symphonic band and Bakersfield College's Brass Ensemble. We certainly wish Nadja good luck in achieving her goal of becoming an Environmental Impact Analyst.

UPCOMING PROGRAMS

November 12, 2013:

Dick (Richard) Taylor with the Kern County Veterans' Association will be our speaker

December 10, 2013:

Richard Noel, accordionist, will be our musical entertainment for the Christmas Luncheon



HEALTHY NOTES

INFLUENZA

By Audrey Cochran, APRN, BC, CCCN

Dr. Micozzi, who writes *Insider's Health*, just sent out a news bulletin that he has heard the U.S. Air Force is skipping flu shots for their civilian employees this year due to budget cuts. He reviewed the case for and against flu shots and suggested they are unnecessary, as I have stated in my columns in years past. You can reduce your risk of getting the flu by not rubbing your eyes without first washing your hands, and by using salt water (1/4 tsp salt in 1/2 cup water in a jar with a lid). You pour it into your hand and sniff it into your nose, shake your head, then blow your nose cleaning out all that gunk. Do that several times a day if you do get a stuffy nose from dust or from being around someone with a cold. Our family doctor, the late Dr. Cleourou, never got flu shots himself nor advised them for his patients.

Why are flu shots pushed? (1) Because the government has told manufacturers they'll pay all claims in case recipients are injured by immunization for the flu or any other diseases. (2) Thus, here is a product which can be sold without risk but with the opportunity to make lots of money. (3) HMOs are graded on what percentage of their members get flu shots, thus the "drive by flu clinics" where you only have to stick your arm out the window of your car. But we older folks get little help from flu shots because that part of our immune system weakens with the passing years!

Only one year on record was flu serious, deadly, and worldwide, according to Dr. Micozzi. When he was an associate medical director at the pathology institute at Walter Reed Army Medical Center, he suggested that molecular biologists there try to recover viral DNA from archived tissues of WWI soldiers who died of the flu. The scientists detected the presence of several genes that caused the body to mount an overwhelming inflammatory response, which contributed to the 1918 virus' lethal consequences.

He explains epidemiologists assign a number called the R-0 ("R-nought") to describe how contagious a virus is. This number tells, on average, how many people will be infected by someone who has the virus. Smallpox had an R-0 of 3, showing that every person who had it infected 3 others. Polio has an R-0 of about 5, measles an R-0 of 12-18, which is why vaccines for them have been so important for public health. The flu has an R-0 of just 1, so for each person who gets influenza, he or she will go on to infect just one other person, on average.

Dr. Micozzi concludes, that's not very contagious

and the annual flu epidemic would just go away on its own even without the vaccine. He advises, "carry your own pen and pencils when signing receipts or other paperwork at the pharmacy or banks, wear driving gloves when opening doors or pushing shopping carts. And if your doctor asks why you are skipping the flu shot, tell him it's due to budget cuts."

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.

REOKC Endorsed Insurance and Other Supplemental Benefits

- Pacific Group Agencies, Inc.
1-800-817-8838
1-800-511-9065

REOKC Other Related Services

- **Trend Editor**
- **Host/Hostess - Volunteer Program**
- **Membership**
- **Address/Email Change ***
- **Scholarship Program**

Mary Lou Bennett 661-871-5270

mlbennett36@sbcglobal.net

- **Luncheon Reservations**
Brenda Preston 661-835-0294
- **Sunshine (Cards of Expression)**
Josie De La Torre 661-348-4222

KCERA Board Retiree Members

- Norman Briggs –
norman1081@att.net
- Alternate Phil Franey –
franeyp@bak.rr.com

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.

THE GREAT FALL CAR SALE



NEW AUTO

Rates As Low As

0.99%
APR*

Up to 48 months
100% financing for model
years 2011 and newer with
less than 15,000 miles

USED AUTO

Rates As Low As

1.79%
APR*

Up to 48 months
100% financing for model
years 2006 and newer with
less than 100,000 miles

October 11 - November 12

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*Annual Percentage Rate for current model year or up to two years old with fewer than 15,000 miles, or a manufactures certified pre-owned auto less than 5 years old. 100% financing on approved credit up to 48 months. For a \$10,000 auto loan for a term of 48 months with a .99% APR, the monthly payment will be \$212.58. Rate as low as 1.79% for 60 month term. For a \$10,000 auto loan for a term of 60 months with a 1.79% APR, the monthly payment will be \$174.36. Annual Percentage Rate for model years 2006 -2010 with less than 100,000 miles. 100% financing on approved credit up to 48 months. For a \$10,000 auto loan for a term of 48 months with a 1.79% APR, the monthly payment will be \$216.04. Rate as low as 2.19% for 60 month term. For a \$10,000 auto loan for a term of 60 months with a 2.19% APR, the monthly payment will be \$176.11. Rates and terms based on evaluation of applicant's credit. This offer does not apply to refinancing of existing Kern Federal Credit Union loans. The offer applies to purchases at participating dealers and direct member applications from October 11, 2013 to November 12, 2013. Purchases must be funded by November 22, 2013. Federally insured by NCUA.

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

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November & December 2013
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Official Newsletter of
The Retired Employees of Kern County Inc.

November Luncheon Reservation

November 12th, 2013 - 11:30 to noon, Veterans' Hall, **400 NORRIS ROAD.** If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to **REOKC**, together with a stamped, self-addressed envelope to **REOKC, PO BOX 40801, Bakersfield, CA 93384-0801.** Deadline for reservations is the Wednesday prior to the luncheon (11/06/13). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$5.00) _____ Spouse (\$5.00) _____
Member's Phone No. (required) _____ Email _____
Guest (\$8.00) _____ Total tickets _____ Amount enclosed \$ _____

December Luncheon Reservation

December 10th, 2013 -11:30 to 12:30, Veterans' Hall, **400 NORRIS ROAD.** If you wish, you may use this form to order tickets for this luncheon. Please send your check, made payable to **REOKC**, together with a stamped, self-addressed envelope to **REOKC, PO Box 40801, Bakersfield, CA 93384-0801.** Deadline for reservations is the Wednesday prior to the luncheon (12/04/13). Phone reservations are not accepted. You may cancel your reservations by calling Brenda Preston at (661) 835-0294 prior to the deadline. Cancellations after the deadline cannot be refunded.

Member's name (\$10.00) _____ Spouse (\$10.00) _____
Member's Phone No. (required) _____ Email _____
(Members and Spouses Only—**No Guests**) Total tickets _____ Amount enclosed \$ _____