



T R E N D

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

Volume MMXXV-VI

November & December 2025

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.

In this edition of the “TREND” I would like to bring to your attention, as I did some years ago, two major issues that seem to come up often this time of year: Medicare and Fraud.

First issue: I hope you all know that Open Enrollment for Medicare this year is from October to December. The Kern County Aging and Adult Services Department has information that will help you in finding what you want/need. They have highly trained HICAP Counselors that are advocates and problem solvers that can provide much needed assistance to Kern County Medicare beneficiaries and their families. One of these counselors stated (as all might) “I enjoy being able to explain how Medicare works and helps our clients feel less lost in all this information. It’s also exciting to find savings programs that clients didn’t know were available to them and help them apply for those programs.” They say that application assistance is only a phone call away. For information on Medicare Savings Programs (MSP), Low Income Subsidy/Extra Help, and/or Medi-Cal Application Assistance for Medicare Beneficiaries, call: 661-868-1000 or 1-800-434-0222.

Second Issue: We hear about Fraud and Online

Scams frequently. From a past Kern County HICAP “Medicare Scoop,” the Communication Director at CHA/SMP tells us that one of our top Medicare Scams in California is test kits. Beneficiaries and their family members are reporting boxes of unwanted tests arriving on their doorsteps, and Medicare is being billed 4-5 times the cost of the tests or more. In some cases, the beneficiaries have been billed. To help avoid these issues, beware of offers for free test kits in exchange for your personal financial information or Medicare number (this is a Scam). Important: be cautious about any unsolicited request for your personal, financial, or medical identity and information. Medicare will not call or email you. You can report any suspected Fraud (661-868-1000).

We have also been warned to watch out for scammers calling and pretending to be with Medicare and offering you a plastic Medicare card. Medicare will NOT call and offer plastic cards; Medicare provides only paper cards. Scammers are just trying to steal your Medicare number and your identity.

You have the power to stop Scammers. It starts with knowing what to look for:

1. A call or text from a phone number you don’t recognize. (Spoofing)
2. An email from someone you don’t know that contains a link or attachments. (phishing)
3. A communication with someone that you have not initiated yourself.

If you receive a text or email you are unsure of from an unknown sender, do not click on any links or open any attachments. When in doubt, do not give out any personal or account information, hang up, and call the company directly using the phone number provided on their billing statement, documentation, or website.

Keep yourself and your family safe and have a wonderful Holiday Season. Happy Thanksgiving, Merry Christmas, and celebrate Veterans Day November the 11th. Hope to see you all safe, healthy, and at our next REOKC Luncheon (more information in this newsletter).



By **Jeremy Rowell**
**Senior Communications
Manager**

Your Supplemental Retiree Benefit Reserve (SRBR): A Continued Commitment to You

For KCERA, the **Supplemental Retiree Benefit Reserve (SRBR)** represents more than a financial policy. It's how KCERA honors your years of public service while helping you maintain financial security throughout retirement.

What Is the SRBR?

The SRBR is a dedicated reserve that currently provides **supplemental monthly payments** to eligible retirees and beneficiaries. It's funded entirely by KCERA's **investment earnings**—not by member or employer contributions.

Under state law, these funds can be **used only for the benefit of retired members and their beneficiaries**, ensuring every dollar supports those who dedicated their careers to serving Kern County.

How Your SRBR Benefit Works

In 2022 the SRBR benefit was restructured to simplify the design and enhance sustainability. Under the restructure, each eligible retiree receives the greater of two calculations:

- A **“floor benefit”** equal to the SRBR amount you received before the restructure, or
- A **service-based benefit**, calculated at **\$1.80 per year of service**.

For example, under the service-based benefit, if you retire after 30 years of service, your monthly SRBR benefit would be **\$54**.

Currently, each July 1, your SRBR benefit increases by a **2.5% annual cost-of-living adjustment (COLA)**. This increase helps your benefit keep pace with rising expenses, protecting your purchasing power year after year.

Added Peace of Mind

KCERA also extends protection for your loved ones. When a retiree passes away, **60% of the SRBR benefit continues to their eligible beneficiary**, and a **one-time \$5,000 death benefit** is paid to help ease expenses during a difficult time.

Financial Strength and Stewardship

The SRBR is carefully managed to ensure long-term stability. As of **June 30, 2024**, the reserve stood at **107% funded**—a strong reflection of prudent management and sound investment strategy.

KCERA's actuaries and Board of Retirement annually review the fund's health. If the SRBR funding level rises above **115%**, the Board may consider increasing benefits or expanding eligibility. If it falls below **95%** for two consecutive years, the 2.5% COLA could be temporarily reduced or paused to preserve the program's sustainability.

This measured approach keeps the SRBR **reliable, fair, and future-focused**.

Fiduciary Duty at Work

KCERA's fiduciary duties of **care, loyalty, and impartiality** govern the use of SRBR funds. The Board's duty is to balance the interests of all members—current and future—while safeguarding the fund's integrity.

KCERA's Mission

The SRBR embodies KCERA's mission: to expertly administer retirement benefits, prudently invest plan assets, and provide quality service to members and beneficiaries. It's a reflection of gratitude and stewardship—a way to ensure your service continues to be honored long after your career has concluded.

For more **details about your SRBR benefit**, visit

www.kcera.org/srbr-restructure-what-you-need-to-know

THINGS TO PONDER

~ By the time people find greener pastures, they're usually too old to climb the fence.

~ Wouldn't it be great if we could sell our experience for what it cost us?

~ Many say they can do the same things at 65 that they did at 30. Only now, they take a nap after each do.

~ Most of us will never do great things, but we can do small things in a great way.



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.



"WELCOME!"

**NEW MEMBERS OF THE
RETIRED EMPLOYEES OF
KERN COUNTY**

ASSESSOR: Jeanine M. Adams; Jimmy R. Isbell

BENEFICIARY: Vickie G. Dominguez;
Sandra Jean Williams

GENERAL SERVICES: Karl M. Hunt

HUMAN SERVICES: Laura J. Faulk

PROBATION: Michelle Castro; Alden A. Rowel

PUBLIC DEFENDER: Kimberly Moore

SHERIFF: Kevin R. Thompson

***REOKC wishes all Kern County
retirees
a long and happy retirement!***



Levan Institute for Lifelong Learning Classes for Life



Want to learn something new? Take a fun, enriching class through the Levan Institute for Lifelong Learning at Bakersfield College.

NEW class enrollments begin Monday
January 10, 2026 for spring classes.

Check out all of our classes and enroll at
www.levaninstitute.org

Or call our office at (661) 395-4431.

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

Collette Tours

Levan Institute at BC Presents:

America's Music City October 4 - 11, 2026

New Orleans, Memphis & Nashville
Escorted Tour with airfare from Bakersfield
\$4499.00 per person based on double occupancy

<http://www.gateway.gocollette.com/link/1369592>

Shades of Ireland September 13 - 22, 2026

Dublin, Kilkenny, Waterford, Blarney Stone, Killarney,
Ring of Kerry, Cliffs of Moher, Limerick, Galway,
Kilbeggan & Kingscourt
Escorted tour with airfare from LAX
\$5029.00 per person based on double occupancy

<http://www.gateway.gocollette.com/link/1377862>

Travel insurance, gratuities and transportation to
LAX additional. For more information go to
webpages for full itinerary.

Do you need a Visa to go to Europe?? Many coun-
tries are/will be requiring US Citizens to get Visas.

Here is the website for information on Visas for
Border crossing - effective October 12, 2025:

<https://travel-europe.europa.eu/en/ees##>

Julie Salazar-Garcia
(661) 324-6910 cruiseport@sbcglobal.net
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 ***

Mary Lou Bennett 661-871-5270

mlbennett36@sbcglobal.net

- **Sunshine (Cards of Expression)**
Josie De La Torre 661-348-4222
- **Scholarship Program**
Nancy Warnick 661-205-6333

KCERA Board Retiree Member

- Phil Franey –
franep@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**



Open Enrollment Closes

The 2026 Open Enrollment period for the REOKC benefit plans will come to a close **November 14, 2025**. For those who are newly enrolled in coverages, you will receive your ID cards and Certificates of Insurance around the end of this year. If you do not, please contact the insurance carrier and they will resend you a copy. Members who did not make any changes will NOT receive new ID cards automatically.

During the year, Pacific Group Agencies representatives are available to assist you if you are having issues with your insurance coverage and cannot get a resolution from the insurance company. If you have already spoken with the insurance company and have been unable to resolve your issue, please contact us at (800) 511-9065, Monday-Friday 7:30 AM – 4:00 PM PST.

If you have a question about a claim, need a new ID card, have questions about your benefits, need a list of in-network providers in your area, or need to change your dental HMO facility, please contact the Member Services Department of the respective insurance company.

Dental & Vision

Ameritas Dental PPO (800) 487-5553

Cigna Dental HMO (800) 244-6224

VSP Vision (800) 877-7195

SMILES

~ It turns out that when asked who your favorite child is, you're supposed to pick out one of your own. I know that now.

~ One thing no one ever talks about, when it comes to being an older adult, is how much time we devote to keeping a cardboard box because it is, you know, a really good box.

~ The doctor said, "I can't quite diagnose your problem. I think it must be the drinking."

The patient said, "All right, doctor. I'll come back some time when you're sober."

MEDICARE PARTS

Part A - Hospital Insurance (Helps cover):

- Inpatient care in hospitals
- Hospice care
- Home health care
- Skilled nursing facility care (after a 3-day medically necessary inpatient hospital stay)

Part B - Medical Insurance (Helps cover):

- Services from doctors and other health care providers
- Outpatient care
- Home help care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

Part D - Drug Coverage

Helps cover the cost of prescription drugs (including many recommended shots of vaccines).

Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

Medicare Advantage (also known as Part C)

A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These plans bundle together your Part A, Part B, and usually Part D.

Most plans offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental and more.

(Above information obtained from the official U.S. government handbook, "Medicare & You 2026" pages 9, 10, 29.)

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.

STRATA

CREDIT UNION

MEMBER SAFETY GUIDE

WHAT IS PHISHING?

Phishing is a dangerous scam in which fraudsters try to trick you into giving up sensitive information—such as your online banking credentials, card numbers, or Social Security number. These attacks often arrive as emails, text messages, or phone calls that appear to come from trusted sources.



RED FLAGS TO WATCH OUT FOR

- ✓ "Urgent" messages — "Your account has been suspended" or "Unusual activity detected — click here to verify."
- ✓ Requests for sensitive information — your account number, PIN, or online banking credentials.
- ✓ Suspicious links or unexpected attachments — in emails or texts, or hyperlinks that don't match the company's official website.
- ✓ Caller ID spoofing — scammers can fake a legitimate phone number. Even if it looks like your credit union is calling, be cautious!

PROTECT YOURSELF FROM SCAMS & PHISHING

stratacu.org | 661.327.9461

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

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**November & December 2025
Time Dated Material**

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

REOKC LUNCHEONS AT HODEL'S

5917 KNUDSEN DRIVE, BAKERSFIELD

TUESDAY, NOVEMBER 11, 2025

LIBERTY HALL (building north end of parking lot)

TUESDAY, DECEMBER 9, 2025

LIBERTY HALL (building north end of parking lot)

Members without payroll luncheon deductions will pay at the door each month.

**REOKC members and their spouses \$7.00 each
Guests \$10.00**

Doors will be open at 10:45 a.m. Lunches served at 11:30 a.m.

(Payments requiring no change will be greatly appreciated)