

# CALIFORNIA STATE RETIREES



Vol. XXXVIII No. 6

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

JUNE 2020

## CSR In-Person Activities Suspended Through July

The CSR Board of Directors continues to closely monitor the COVID-19 situation in California with an eye toward maximal protection of the health and welfare of CSR members. To this end, the CSR Board has extended the suspension of CSR activities through the month of July. It is possible that this period of suspension will be extended further than July 31, 2020 as the Board continues to monitor relevant developments. The Board will again meet within the next 30 days to make such a determination and we will inform you of any decisions as soon as they are made. It is important to note that the suspension of activities applies to in-person chapter activities and meetings. Chapters may still communicate electronically or by telephone to conduct relevant chapter business as that is not an in-person activity. Please stay safe and, as always, let us know if you have any questions. [CSRinfo@CalRetirees.org](mailto:CSRinfo@CalRetirees.org)

Dear CSR Members: Below are a number of pension protection resources forwarded by Californians for Retirement Security. Californians for Retirement Security is a coalition of more than 1.6 million Californians representing retiree and public employee organizations, including CSR, formed to protect defined-benefit pensions and the retirement security of its members. Please review the information and share with fellow members.

### New Report on the Value of Public Pensions:

As we know, defined benefit pensions not only provide a secure retirement for our members; they

also contribute to economic vitality though the stable income that seniors spend in our communities. Just out this week, NCPERS released a research paper, 2020 Unintended Consequences, that shows that public funds helped power the U.S. economy, generating \$179.4 billion more in state and local government tax revenues than plan sponsors contributed to their plans. This report built upon a 2018 report that documented state and national tax revenue generated by public pensions. This is a great update and complement to the often-cited Pensionomics 2018 report, released by NIRS, which found

that retirees' spending of pension benefits in 2016 generated \$1.2 trillion in total economic output, supporting some 7.5 million jobs across the U.S.

### Our Pensions Are Not the Problem:

Not only are our pensions economic drivers, using progressive tax and revenue policy, states have tools to fund them. To highlight the connection between tax policy and pension funding, Good Jobs First released the second installment of its 13-state report, "Putting State Pension Costs in Context." This report found that Colorado, Georgia, Louisiana, Missouri, South Carolina, Texas, and Vermont together spend more than \$17 billion per year in corporate development subsidies and tax breaks, which is about five times those states' yearly pension obligations. The first report, released in January 2020, looked at Arizona, Connecticut, Kansas, Kentucky, Oklahoma, and Wyoming and found that huge tax breaks and other subsidies to corporations also exceeded pension obligations in those states.

**A Pension Defense Toolkit:** With concerns about pension defense on the rise, we want

to share the Public Pension Defense Toolkit from NCPERS, which includes legislative action checklists, state case studies and guidance for media work. Another helpful resource is a 2019 NIRS report, showing that shifting new employees from defined benefit pensions to defined contribution or cash balance plans actually resulted in increased taxpayer costs without any major improvements in funding. The report, Enduring Challenges: Examining the Experiences of States that Closed Pension Plans, draws from case studies in four states that closed their pension plans in favor of alternative plan designs: Alaska, Kentucky, Michigan, and West Virginia.

Additionally, the National Public Pension Coalition, which supports state level pension defense coalitions, has a wealth of pro-pension resources at the ready for states, including videos on pensions and pension opponents, and pension one-pagers and reports.

Please email [CSRinfo@CalRetirees.org](mailto:CSRinfo@CalRetirees.org) if you would like a copy of any specific document noted above.

••DATED MATERIAL - PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES  
3000 Advantage Way Suite 100  
Sacramento, CA 95834  
RETURN SERVICE REQUESTED



## Open Enrollment for Members

Open Enrollment takes place each fall. 2020 Open Enrollment will take place September 21 – October 16.  
Changes made during 2020 Open Enrollment will take effect January 1, 2021.

### Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan doesn't create a qualifying event to change plans outside of Open Enrollment.
  - ID cards are issued by each health plan, not by CalPERS. Contact your health plan directly if you need additional cards.
- Carefully review your pay warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.



### 2020 Legislation Update

Senate Bill 30 was approved by the Governor on July 30, 2019. This bill amends the Family Code definition of domestic partner effective January 1, 2020. This amendment eliminates the requirement that at least one of the opposite-sex domestic partners be 62 years of age or older to enter into a domestic partnership. The Secretary of State started registering these Declarations of Domestic Partnerships effective January 1, 2020.

Entering into a domestic partnership is a qualifying event to add the domestic partner and domestic partner's children.

Requests must be received within 60 days from the registration date to become effective the 1st of the month following the date of the request.

However, enrolling a domestic partner is not a qualifying event to change health plans.



## California State Retirees Member Application

(Print) Last Name	First Name	Initial	Social Security No.	Chapter No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number and Street	City	State	Zip Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Retirement Date (MM-DD-YY)	Home Phone	Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
From Which State Agency did you Retire?				
<input type="text"/>				
How Did You Hear about Us?	Recruiter's Name			
<input type="text"/>	<input type="text"/>			

Type of Membership (check one)

**Retired Membership** Available to state retirees only. See Dues Table.

**Associate Member** Available to persons not eligible for Retired membership. Dues are \$72.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature \_\_\_\_\_

Date (MM-DD-YY)

Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:

**CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834**

**JOIN ONLINE: [WWW.CALRETIREES.ORG/JOINUS](http://WWW.CALRETIREES.ORG/JOINUS)**

## State Budget – May Revise Report Pensions, Retiree Health Care Protected But State Employees, Programs Not as Fortunate

Over the course of history, recessions – and multi-billion budget deficits – usually develop gradually in California. There are usually telltale signs – slowing in a particularly economic sector and rising unemployment. Personal income and sales tax receipts gradually fall short of projections. We have learned that during global pandemics it does not work that way. Seemingly overnight, the COVID-19 outbreak has thrust our state into deep recession and put millions of people out of work. On May 7, the Department of Finance projected the public health crisis had created a \$54.3 billion state budget deficit due to revenue losses and increased costs associated with responding to the public health crisis. Only 128 days ago, Governor Newsom had unveiled a \$222 billion total budget, with a \$5.6 billion surplus, and over \$16 billion in rainy day reserves. At a May 14 press conference, Governor Newsom outlined what the new economic reality would mean for all Californians as he released his May Revision budget plan for fiscal year 2020-21 which begins on July 1. In short, it means \$8 billion in cuts and planned expansions to nearly every state program. Without additional significant federal funding to help make up for lost state revenue, the budget calls for another \$14 billion in triggered cuts to programs, including state employee compensation. In his revised budget, the Governor closes the rest of the \$54.3 billion deficit by using rainy day reserves (\$8.8 billion), internal borrowing (\$10.4 billion), new revenues (\$4.4 billion), and federal funding (\$8.8 billion) received in previous federal relief legislation. I will leave it to other venues to tell you what these cuts will mean for our schools, health care, public safety, and other programs. Here's

an update on May Revise budget items and issues of most interest to CSR and state retirees:

### **The Good News**

The Governor's revised budget protects the funding dedicated to the twin pillars of retirement security for state retirees – CalPERS pensions and retiree health care.

#### CalPERS Pension Funding

As in the January budget proposal, the May Revise includes the \$7 billion necessary to make the statutorily required annual state contribution to CalPERS for state pension costs. This is slightly higher (\$284 million increase) than what was included in the 2019-20 budget.

#### Retiree Health Care Funding

The revised budget also maintains the funding levels proposed in January for the state to fully meet its obligations to fund the health, dental, and vision benefits for state retirees, state employees, and their dependents. Specifically, the state will spend approximately \$6.1 billion on health, dental, and vision care benefits in 2020-21. Of that, \$2.4 billion covers the cost for retirees and \$3.7 billion pays for active employee coverage.

### **The Bad News**

For active state employees, the May revised budget proposal included mostly bad news, as has come to be the standard during state budget deficits.

#### State Employee Compensation

The revised budget requests that all state bargaining units return to the bargaining table for the purpose of cutting current employee compensation by 10% effective July 1, 2020. If bargaining units fail to reach agreements to provide the requested 10% reduction in employee compensation costs, the budget calls for the imposition of two mandatory, unpaid furlough days per month for unit employees, effective July 1. The budget

estimates the expected savings through negotiated compensation cuts or imposed furloughs at \$2.8 billion during the fiscal year.

On top of the 10% compensation cut, the budget also calls for the suspension of all state employee pay raises that were to be provided in the fiscal year. According to the proposal, this would create an additional \$850 million in budget savings. Both state employee compensation reductions are among those the budget categorizes as “triggered cuts.” That is, the pay reductions will go into effect, unless and until the federal government provides additional COVID-19 relief funding that makes them no longer necessary.

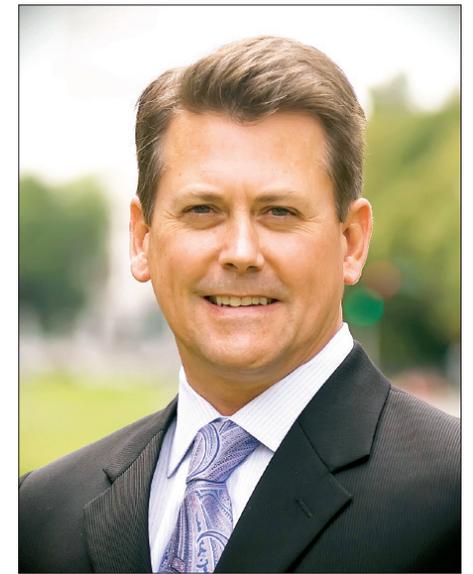
#### Pension Contribution Clawback

Last year, CSR was instrumental in ensuring that \$2.5 billion in funding proposed by the Newsom Administration in the 2019-20 budget went to CalPERS to help improve the funded status of the system. This year, CSR was working to get an additional \$500 million dedicated to this purpose as proposed in the Governor's January proposal.

The COVID-19-created economic and budget crisis has laid waste to those plans.

The May Revise proposes that the state claw back \$2.4 billion of the \$2.5 billion dedicated last year to lower CalPERS' unfunded liability and dedicates the money instead to meeting the state's regular, ongoing pension costs over the next two years. The \$500 million proposed for CalPERS in January has also disappeared due to the budget deficit. The May Revise proposes statutory changes which stop the money from now going to CalPERS.

The revised budget, fortunately, continues to fully fund state employee health care costs and proposes no changes to employee pensions or other earned benefits.



**Ted Toppin**

#### State Employee Positions

In January, the budget projected the addition of 3,187 state employee positions in 2020-21 for a total of 219,017. The May Revise reports only a modest reduction in positions – 29 – during the budget year.

But that is perhaps because the Department of Finance has yet to direct their full attention to authorized positions. The May Revision proposes a 5-percent reduction to nearly all state department budgets beginning in 2021-22. It also reports that state departments are to fill only the most essential vacant positions, state operations will be reduced over the next two years, and that nonessential contracts, purchases, and travel must stop.

#### **Going Forward**

In the month ahead, the Legislature will put its own stamp on some of the cuts and reductions proposed by the Administration. But regardless of changes they make, to meet the state's constitutional requirement to pass a balanced budget, the state budget will make roughly \$54.3 billion in cuts and adjustments. The Legislature will pass the budget by June 15, as required, and the Governor will sign it by June 30. They certainly won't like it, but the law requires it. The only thing that could change that is another bailout from the

*continued on page 8*

# UPDATES FROM CALPERS

## CalPERS Health and Medicare Enrollment

If you are covered under CalPERS healthcare into retirement, you will need to enroll into a CalPERS Medicare health plan and Medicare Parts A & B once you become Medicare eligible. These requirements apply not only to the CalPERS retiree, but also to a qualifying dependent such as your spouse. A few months before you turn 65, CalPERS will send you notifications of the requirements to continue your health coverage.

### Medicare is for individuals:

- Age 65 and older
- Under age 65 with certain disabilities
- Diagnosed with End-Stage Renal Disease (ESRD)

### Medicare consists of four parts and each covering specific services:

- Medicare Part A (Hospital)
- Medicare Part B (Medical)
- Medicare Part C (Medicare Advantage plans)
- Medicare Part D (Prescription drugs)

You apply for Medicare through the Social Security Administration (SSA) approximately three months prior to your 65th birthday. CalPERS will work directly with SSA to confirm your enrollment and will contact you if we are unable to confirm the enrollment. There are forms CalPERS will have you complete if you are ineligible for or you are deferring Medicare due to working beyond age 65.

If your current CalPERS health plan offers a CalPERS sponsored Medicare health plan, CalPERS will automatically enroll into that plan once your Medicare status is confirmed. If your current health plan does not offer a CalPERS sponsored Medicare health plan, you will need to choose a CalPERS plan that does offer one or CalPERS will automatically enroll you into the default plan: UnitedHealthCare Group Medicare Advantage PPO Plan.

If you are a state or CSU retiree, you may be eligible for a reimbursement of all or part of your Part B premium. You will need to provide copies of the supporting documentation from SSA to confirm the amount you pay for your Part B premium (less any penalties or fees).

You can request our Medicare Enrollment Guide (PDF) for more information about eligibility or visit our website at [www.calpers.ca.gov](http://www.calpers.ca.gov) and look for the Health & Medicare tab on the Retirees page.

## Using myCalPERS for Your Health Transactions

### A resource provided by Rob Jarzombek, CalPERS Health Account Management Division

#### Secure Access to Your Information

- myCalPERS is mobile-friendly, confidential, and secure
- Update your contact information on your myCalPERS profile page
- Ask questions via the Message Center

#### Access to Your Health Information

- Confirm health coverage and dependents
- Open Enrollment materials
- Search Health Plans tool

#### Ability to Complete Health Transactions

- Make Open Enrollment health plan changes
- Add or delete dependents
- Add a Parent-Child Relationship
  - Upload the affidavit and supporting documentation

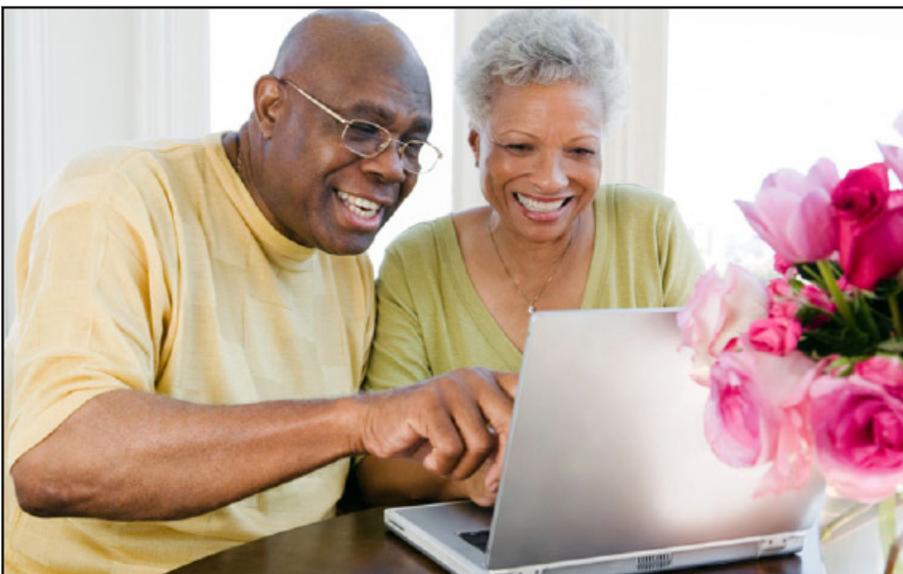
#### Ability to Upload Required Documentation

- Dependent Eligibility Verification (DEV)
- Income-Related Monthly Adjustment Amount (IRMAA)

#### New Functionality

- Recertify Parent-Child Relationships
- Online Payments
  - [pay.calpers.ca.gov](http://pay.calpers.ca.gov)
- Retro health payments
- Complementary annuitant premiums
- Medicare overpayments
- Retirement overpayments

If you have any question, please visit [my.calpers.ca.gov](http://my.calpers.ca.gov)



# PUZZLES Cryptic Crossword

ANSWERS ON PAGE 9



## Mint-Cucumber Tomato Sandwiches

### Ingredients

- 3 tablespoons butter, softened
- 8 slices sourdough bread
- 1 large cucumber, thinly sliced
- 2 medium tomatoes, thinly sliced
- 1/4 teaspoon salt
- 1/8 teaspoon pepper
- 1/4 cup fresh mint leaves

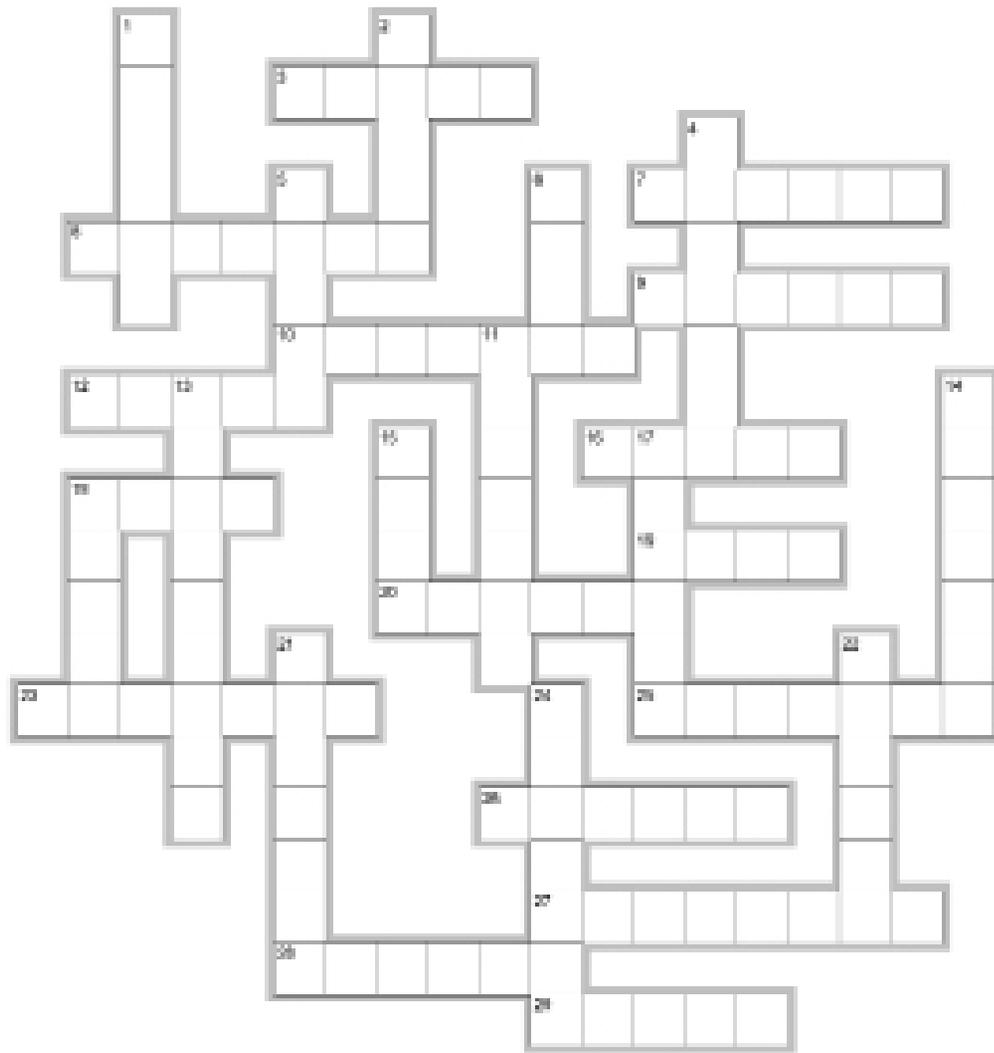
### Directions

Spread butter over 4 slices of bread.  
 Layer with cucumber and tomatoes; sprinkle with salt, pepper and mint.  
 Top with remaining bread.  
 If desired, cut each sandwich into quarters.



If you need the CSR logo, please email  
[CSRinfo@CalRetirees.org](mailto:CSRinfo@CalRetirees.org)

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**STATE RETIREES**



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### ACROSS

3. The animal galloped along the shore.
7. The love letter become dearer every time I looked at it.
8. He took off several layers of clothing.
9. Listen to the quiet sounds of nature.
10. The hornets in the park curtailed our picnic.
12. She always heats her dinner in a hurry.
16. Sis nudged me with her elbow under the table.
18. It was a beast, not a fowl, that howled.
19. For once, I'd like to eat my ice cream from a bowl.
20. If I can open this package of carrots, then I can finish the recipe.
23. She spilled the juice instead of drinking it.
25. Pulling weeds outside all day long is no fun.
26. The tour guide smiled as she took us into the wrong cave.
27. Even young folks like green tea.
28. That sound was from the loggers cutting lumber.
29. The new park was zoned for 12 mobile homes.

### DOWN

1. He tagged the tool for the yard sale.
2. Mom drops hints when she wants more info.
4. He claimed he was a doctor.
5. The product did not live up to its promise to get rid fleas.
6. How can we repair the cracks in this luge?
11. The glisten of diamonds always gives me a thrill.
13. Elections allow us to choose our leaders.
14. Melissa lacks focus.
15. It's too dark for me read your palm.
17. We expect all but one guest to attend our party.
18. The new mom waits impatiently to lose weight
21. The politician was guilty of treason.
22. The little dog looped around and around the yard.
24. He trifled with her emotions.

# To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

In early May CalPERS announced a revised schedule for the 2021 Health Plan Rate setting process, due to Covid 19 pandemic creating uncertainty regarding costs and rates. Staff will bring preliminary rates to the Board in June and share them with stakeholders. Final premiums will be presented to the Board in July for adoption. Pension and Health Benefits Committee (PHBC) will consider them first, then the full Board. This will delay the Open Enrollment period by one week, with a revised schedule of September 21- October 16, 2020. At the Stakeholders meeting in May I asked and received confirmation that stakeholders will receive copies of the preliminary rates in June and be able to give public comment both on preliminary rates and final rates in July. Leading up to the May Stakeholders briefing, CalPERS communication on our ability to see preliminary rates and to comment on them and final rates, had been confusing to say the least. We appreciate the recent clarification. Our HBC will monitor closely and comment as appropriate.

Although all CSR in-person meetings have been postponed, I held a Health Benefits Committee meeting May 12 by conference call. We had full participation, including Dr. Hynum from Beirut, Lebanon. Our president, Tim Behrens and CFO, Jerry Fontaine also participated. All members shared information. Some developments included the fact that Covid 19 impacts on hospitals financial losses have resulted in staff layoffs, especially in rural areas. Also, there have been staff reductions at VA hospitals. This is mainly due to postponement of all elective procedures and surgeries in anticipation of the need for Covid treatment increases. We had no action items other than continued participation in CalPERS meetings, monitoring of issues, and commenting as needed.

The Healthy CA for All Commission, which had postponed their April meeting due to Covid 19, has announced they will meet virtually on May 12. Their mission is “to develop a plan for advancing progress toward achieving a health care delivery system for California that provides coverage and access through a unified financing system, including, but not limited to as single payer financing system.” Tom Considine and I have both registered to participate, having attended their first meeting. It will be interesting to see how the pandemic may affect their efforts. We will report our observations to CSR Board and membership afterwards.

I participated in the virtual CalPERS Stakeholder Briefing May 14, along with President Behrens, Executive VP Stephanie Hueg, and other CSR leadership.

CalPERS Medical Consultant Julia Logan gave an update on Covid 19. The latest projection regarding transmission, according to Dr. Logan, is that asymptomatic cases accounts for approximately half of Covid transmission. Division Chief, Marta Green, again discussed the health plan rate setting progress and uncertainties and the new schedule.

May 27 CalPERS held a Retiree Roundtable virtual meeting in which I participated along with CSR leadership. I had asked previously of CalPERS to update us on the status of the OptumRx contract for pharmacy benefits and they included that on the agenda. The current 5-year contract expires December 31, 2020. Don Moulds, Director of the Health Benefits program, gave a report on their plans for contracting. As expected, procurement is affected by the pandemic. He reported on some of the challenges including supply chain due to the offshore manufacturing of drugs in places like China and India. Trade restrictions and Covid-related transport and manufacturing issues in those countries can have impacts. CalPERS will be developing a Request for Proposals and Dr. Moulds laid out some goals including greater transparency by the PBM, moving away from the traditional business model of rebates and spreads, better cost benefit analysis for specialty drugs, and acknowledgement of incorporation or partnering with the state of CA in their efforts to establish a state agency purchasing consortium in an effort to lower costs. I believe these to be positive goals. I requested the opportunity to provide staff with some input,

based on our CSR experience with Optum in the last 5 years and our research regarding common PBM tactics which tend to inflate costs while increasing their profits. He stated they are willing to take input. In the last year, complaints about OptumRx by CSR members have been minimal. He also acknowledged that the possibility exists that uncertainties and complications of Covid 19 could delay the process and result in a contract extension of the current contract for a short time.

During an update by Dr. Logan on Covid 19 at Retiree Roundtable I asked if CalPERS was tracking Covid cases and deaths of CalPERS members. Don Moulds and Dr. Logan responded that they were not because they had to rely on data provided by the insurers based on billing from providers. There is always a delay between service and billing and in the current conditions, the delays are even greater. Further, deaths of members are not tracked by cause currently. Don Moulds speculated that our membership may be faring better than other groups for several reasons – better health coverage, and the fact that retirees don’t have to be in a work-place where they are exposed. But we are, by definition age-wise, in a high risk category and it would be good information to know how our members compare to other groups and the general population in terms of infection, recovery, and deaths. Maybe CalPERS can work on that.

Stay safe, social distance, use masks when needed, and reach out to those who may be in need of nothing more than a friendly voice.

**CSR MEMBERS! WE NEED TO STAY CONNECTED NOW MORE THAN EVER. WE ENCOURAGE YOU TO:  
SIGN UP FOR THE CSR E-NEWSLETTER AND UPDATE US IF YOU HAVE MOVED**

**TO SIGN UP FOR THE CSR E-NEWSLETTER, PLEASE VISIT  
[WWW.CASTATERETIREES.ORG/CSRNEWSLETTER](http://WWW.CASTATERETIREES.ORG/CSRNEWSLETTER)**

**TO UPDATE YOUR INFORMATION, PLEASE EMAIL  
[CSRINFO@CALRETIREES.ORG](mailto:CSRINFO@CALRETIREES.ORG)**



# SAVVY SENIOR

## How to Make the Most of Your Telehealth Appointment

Dear Savvy Senior,  
I manage a large doctor's clinic that treats hundreds of seniors each month. We are moving to more telehealth visits to help keep our patients safe at home during the coronavirus pandemic, but this new way of seeing a doctor is befuddling to many of our elder patients. Can you write a column educating patients on how to prepare for a telehealth appointment?  
Regular Reader

Dear Reader,  
I'd be happy to help! To help keep patients safe and at home during the coronavirus crisis more and more doctors and other health care providers are turning to telehealth (a.k.a. telemedicine) appointments, which are remote e-visits using a digital communication device like a smartphone, tablet or computer.

Although telehealth has been around for a few years now, recent updates to regulations and a surge in demand has made it the easiest way to get many different types of medical care. Most telehealth appointments today tend to be primary care or follow-up visits that can assess symptoms or check on people who have had a medical procedure. Telehealth also works well for some specialties like dermatology or mental health care (counseling/therapy) services.

So, what can patients expect from a telehealth visit, and how should they prepare? The first step is to call your doctor's office to

find out whether telemedicine visits are available and whether you will need to set up an account or install special software on your computer, phone or tablet.

Until recently, doctors were



required to conduct telehealth visits through platforms such as Doxy, Thera-Link or MyChart that were compliant with the Health Insurance Portability and Accountability Act, or HIPAA. But some of those requirements have been relaxed in the current crisis, so many providers are using popular apps such as FaceTime, Skype and Zoom to conduct visits.

Once you know what technology you will be using, get familiar with it. You don't want to spend the first 10 minutes of your visit trying to figure out how to unmute the audio. For older patients that aren't familiar or comfortable with technology,

ask a relative or friend with a smartphone, tablet or laptop to assist you.

Take the time to clarify the purpose of the televisit before it begins. Prioritize a written list

of three or four issues you want to discuss with your doctor and make a list of the medicines you're taking, along with the dosages. Also, have relevant medical devices or logs on hand, such as a penlight or smartphone flashlight for viewing a sore throat, a blood-pressure cuff and thermometer (or recent readings), blood-sugar logs if you're diabetic or a food log if you have gastrointestinal problems.

If you've received medical care at different places, such as an urgent care facility or another doctor's office, have your latest medical records with you during the telemedicine visit.

Wear loose clothing that will



Send your senior questions to:  
Savvy Senior, P.O. Box 5443  
Norman, OK 73070  
or visit [SavvySenior.org](http://SavvySenior.org)

allow you to show your medical provider what is concerning you.

The length of the appointment may depend on the problem. A routine visit could be very quick, while others, such as a physical-therapy appointment, may last as long as a session at a clinic. Waiting rooms are sometimes replaced by virtual waiting rooms.

Before the visit ends, make sure you know the follow-up plan. Do you need to schedule an in-office visit, fill a prescription or get a referral to a specialist?

Right now, Medicare and Medicaid are covering the cost of telehealth visits (see [medicare.gov/coverage/telehealth](http://medicare.gov/coverage/telehealth) for details), and most private insurers are following suit.

If, however, you don't have a primary care physician or need urgent care, you can get help through virtual health care service like Doctor on Demand ([doctorondemand.com](http://doctorondemand.com)) or TeleDoc ([teladoc.com](http://teladoc.com)). These services currently do not accept original Medicare, but they may be covered by private insurers including some Medicare Advantage plans – be sure you check.

### Ted Toppin

*continued from page 3*

federal government that brings tens of billions of dollars to California. Without the federal money, all eyes will turn to the weeks before – and immediately after – July 15, 2020. With this year's tax filing delayed until that date, the Administration, the Legislature, and all budget stakeholders will track revenues on

a daily basis to see if they meet or fall short of expectations. If revenues fall short, the Governor and Legislature have already discussed undertaking a so-called August budget revision to make additional budget cuts that reflect the economic realities of the time. The Governor's complete May Revision budget summary and draft budget can be found here:

[www.ebudget.ca.gov](http://www.ebudget.ca.gov). As we delve into the details, and the legislative review process begins, we will be

on the lookout for proposals that impact CSR members. Please let us know if you have any questions.



Website: [www.calpers.ca.gov](http://www.calpers.ca.gov)  
Phone: 888 CalPERS or 888.225.7377  
TTY: 877.249.7442  
Fax: 800.959.6545  
Hours: Monday - Friday

## Video Conferencing 101: How to Zoom

With the recent “Safer at Home” order, practicing social distancing techniques through virtual means has become a major trend. At this time, we can no longer talk with our friends over lunch at a favorite restaurant, or attend our weekly mahjong classes at the community center. Adding video calls into our daily routines therefore can help us maintain our social lives during these uncertain times.

### What is Zoom?

Several different applications (apps) offer a video call feature. Many are familiar with FaceTime, however, FaceTime is not the only option. The term “Zoom” has been the talk of the town recently, as many universities and companies have turned to this platform to stay connected with each other. One benefit of Zoom is that it supports video calls between different types of smartphones, tablets, and computers, whereas FaceTime only allows video calls between Apple products.

### How to Zoom

Here is a quick guide to scheduling a meeting on Zoom:

#### 1. Sign up!

Signing up for Zoom is free, and provides you with the opportunity to coordinate video calls with up to as many as 100 participants.



You can create a Zoom account as long as you have an email address. Please note that there are some limitations if you sign up for a free Zoom account; check the Zoom website for more information.

#### 2. Start a call by becoming the “host”

Zoom makes starting a video call very simple. One individual will take lead as the “host” and create the video call. The host will be required to sign into their Zoom account and follow the prompts to “Schedule a New Meeting.”

The host will then select a date and time for the video call. The host will have the ability to customize the video call’s settings.

However, to make it easier for your friends to join the video call, we recommend not requiring a video call password. Other key settings to note before finishing scheduling are the following: Turn video on for both the host and participants

#### 3. Select the ability to “enable join before host” so the participants can join and wait for you to start the video call.

#### 4. Send an invitation!

After scheduling your video call, you can now invite your friends to join in. Please click the icon that reads, “Copy the invitation.” This allows you to share instructions with your friends on how they can join the video call, including

instructions on how they can join by calling in on their phone. As the host, we recommend that you remind your friends what time the video call is supposed to take place. At the beginning of the video call, your friends will have either to click the link in the invitation, or dial in using the provided instructions. They do not necessarily need to create a zoom account to participate in your video calls.

### Why Zoom?

Zoom and other video call apps can help in a variety of situations. For instance, teachers have begun to conduct classes with their students over Zoom since schools are closed. Many patients are able to receive consultations through video conferencing instead of conducting them face-to-face. Fitness instructors are hosting online exercise sessions.

The opportunities for social connectivity are endless if we can overcome barriers to adopting video call technology.

We also advise you to practice scheduling your first video conference call with your family members. Then once you’ve gotten the hang of it, encourage your friends to join in on the fun.

## In Loving Memory of Kay Thomas



Eleanor ‘Kay’ Thomas passed away on May 22, 2020 peacefully at home, surrounded by her family. Kay was diagnosed with breast cancer at the age of 43, and

68, but worked tirelessly to fight it both times. However, in 2019 she was diagnosed with cancer again and after additional attempts to battle the disease, decided to stop treatment in 2020. Kay dedicated her life to public service working for the California State Employees Association as Director of Member Benefits, retiring after 42 years. Kay is survived by her husband, Spider, her son Jason, and her daughter Alyson (and her husband Adam), her step-daughter Shannon (and her husband Larry, and their children, Aidan, Landon, and Natalie), her brother, Edward F. Yender (and his sons, Robert and

Matthew Yender), as well as her entire extended Thomas family in Winters, CA.

Kay was a vibrant and active person in her community; she was passionate about the amazing life and network she built in Sacramento. Kay was a dedicated wife, mother, and friend often stating that her relationships were the source of all things good in her life. Kay not only left a positive impact on everyone she interacted with, but often inspired hope and resilience with her endless optimism and fortitude during times of immense challenge and uncertainty. Her

generosity, kindness, and energy were unparalleled, as evidenced by the tremendous outpouring of love and reminiscences from her friends and relatives as she reached the end of her life. Kay’s life and accomplishments are a true legacy, and so, she will be celebrated by her friends and family to acknowledge her many contributions to the people around her. During this time of uncertainty with group gatherings, details for the service will follow. Please find more information as the situation of the COVID-19 pandemic progresses through Caring Bridge at <https://www.caringbridge.org/visit/kaythomas2>.

# CHAPTER MEETING NOTICES

**PLEASE NOTE: FOR THE SAFETY OF OUR MEMBERS AND THEIR FAMILIES-ALL CSR MEETINGS AND ACTIVITIES HAVE BEEN CANCELLED. IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIRES.ORG**

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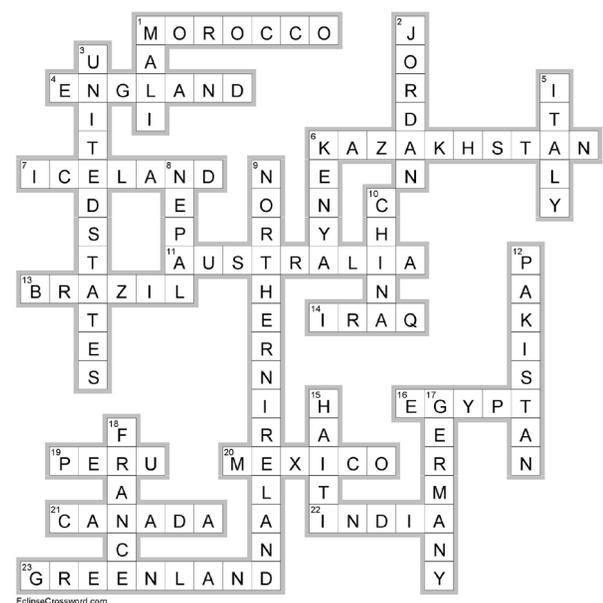
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answers from page 5



# STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

Stay at least 6 feet (about 2 arms' length)  
from other people.



# 6 ft



[cdc.gov/coronavirus](https://cdc.gov/coronavirus)

CS31917B May 12, 2020 4:01 PM

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- 6. Retired Annuitant Program:** Looking to keep busy? Only CSR members are eligible for the CSR Retired Annuitant Program List. State offices throughout California contact our annuitant members for temporary, part-time jobs with the state.
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