

CALIFORNIA STATE RETIREES



Vol. XXXIV No. 8

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

AUGUST 2020

A Message from CSR President Tim Behrens

Dear California State Retiree Members;
I am sending you warm greetings from Porterville, California (maybe sweltering hot greetings is more accurate). I, and the entire leadership of CSR, hope you are doing well and are staying safe during these trying times. I wanted to update you on the latest developments in CSR as we continue to work our way through so many unknowns with the COVID-19 pandemic. As discussed in my previous letters to you, the CSR Board of Directors continue to prioritize the health and welfare of CSR members as we continue to aggressively pursue our mission of pension and healthcare protection for retired state employees. Needless to say, it has been a difficult task as the "target keeps moving" with the changing landscape of the pandemic. The CSR Executive Officers and Board of Directors continue to meet each month to analyze the developments

and make important policy and infrastructure changes to best serve and protect the members of CSR and their families. How do these policy and infrastructure changes affect you as a member of CSR? Under normal circumstances, CSR shares information on the advocacy of our primary interests (pension and healthcare) in many ways. This includes Board meetings; The Retiree; social media; e-mail newsletters and updates; website information and at chapter meetings and lunches. Unfortunately, due to the pandemic, the Board of Directors has recently EXTENDED SUSPENSION OF IN-PERSON ACTIVITIES THROUGH DECEMBER 2020. As a result, CSR cannot offer one of the services that our hard-earned dues monies go to, chapter meetings and lunches. However, the Board has worked hard to make sure that we are investing dues monies responsibly and in a manner that

achieves the highest and best use of our dues as we protect our pensions and healthcare benefits. This investment in the CSR membership and membership services actually began with the CSR Strategic Plan and continues as the Board of Directors focuses on policy and infrastructure changes to best serve you in these changing times. Some of these investments include investment in CSR chapters by purchasing computers and equipment for each chapter to better serve CSR members. Similarly, the Board has invested in chapter meeting promotion and marketing to members that attend chapter meetings. The Board has also streamlined chapter operations and created an easy to use operations manual to assist chapters in providing services to you. Many members have asked if our dues monies are just sitting in chapter accounts and not being used for member services as a result of the chapter meeting moratorium. The CSR Board has worked hard to make sure that the dues money we pay is used for member services and, ultimately, for pension and healthcare protection. I will discuss this in more detail below. More recent investments in the CSR membership also include the purchase of new technologies that will allow CSR to better communicate with members, and in a more timely fashion, especially since chapter meetings are not possible. This includes event and meeting software that will streamline the invitation and attendance of members at Board meetings; Lobby Day; chapter

meetings and regional meetings. These technologies will also allow us to hold various virtual and online meetings.

While many of these technologies are unfamiliar to us as members, the Board feels very strongly that it is a valuable investment of our dues monies to best serve the members and share vital information since we cannot get together at Board or chapter meetings as we have done in the past.

Despite the difficulties with the pandemic, we continue to strengthen our relationship with CalPERS and CalHR. We have increased our political activity and continue to forge closer relationships with candidates, legislators, constitutional officers, and the administration. The Board is also looking at our Delegate Assembly and Chapter elections so that we can have a safe and fair election process that doesn't require a rocket science degree to participate in. I also want to mention, that during all the programs described above, your CSR staff has continued to work diligently on your behalf in making sure member services continue to be provided while also researching and analyzing new ways to communicate with members and do the business of the members. The CSR staff has done this while also dealing with the pandemic and working mostly from home. Kudos also to the CSEA staff as they also provide member and infrastructure services behind the scenes.

Continued to page 2

• DATED MATERIAL - PLEASE DO NOT DELAY..



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





RETIREE

CALIFORNIA STATE RETIREES STATEWIDE OFFICERS

Tim Behrens

President

TEL: 559.920.0371

EMAIL: TBehrens@CalRetirees.org

Stephanie Hueg

Executive Vice President

TEL: 831.588.5061

EMAIL: SHueg@CalRetirees.org

J.W. "Jay" Jimenez

Vice President

TEL: 714.926.6409

EMAIL: JJimenez@CalRetirees.org

Gerald "Jerry" Fountain

CFO/Secretary

TEL: 559.935.2238

FAX: 559.935.5884

EMAIL: JFountain@CalRetirees.org

CSR DISTRICT BOARD DIRECTORS

Sharon Stoltzman

TEL: 424.228.2820

EMAIL: SStoltzman@CalRetirees.org

District A: Ch. 4, Ch. 9, Ch. 20

Manijeh Fatollahi

TEL: 805.795.1968

EMAIL: MFatollahi@CalRetirees.org

District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

Mary McDonnell

TEL: 415.509.1914

EMAIL: MMcDonnell@CalRetirees.org

District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

S.E. Riazi

TEL: 530.519.2174

EMAIL: SERiazi@CalRetirees.org

District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Keith Umemoto

TEL: 916.429.2768

EMAIL: kumemoto@att.net

District E: Ch. 2, Ch. 15, Ch. 165

R. Connie Lira-Beuer

TEL: 209.601.5754

EMAIL: RCLira-Beuer@CalRetirees.org

District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Gaspar Luna Oliveira

TEL: 619.548.4793

EMAIL: GLunaOliveira@CalRetirees.org

District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

CONTACT US!

CALIFORNIA STATE RETIREES

Headquarters

3000 Advantage Way

Suite 100

Sacramento, CA 95834

TEL: 916.326.4292

FAX: 916.326.4201

TOLL-FREE: 888.808.7197

EMAIL: csrinfo@CalRetirees.org

WEB: www.CalRetirees.org

NEWS

President Behrens letter continued from page 1

Lastly, in recognition of these trying times and the horrible situation, many find themselves in due to no fault of their own, the Board has donated \$40,000 to the California Association of Food Banks to help with those vulnerable and underserved people, many who are seniors, who are being hurt by the pandemic.

The strength of CSR is the unity and diversity of the CSR membership and the focus of over 40,000 retired state employees on our mission of protecting our hard-earned pension and healthcare benefits. The full Board and I will continue to serve and support the members of CSR, especially during these difficult and unprecedented times, and will continue looking at all possible options and investments to maintain and improve our service to you.

Again, I hope you and your loved ones are doing well and I am looking forward to a return to the time when we can meet face to face and we can all return to a more normal life.

Regards,

Tim Behrens



CalPERS 2021 Health Plan Rates

Last month, CalPERS approved health plan premium rates for the 2021 calendar year. While overall average premiums will increase 4.32%, Medicare plan rates will decline by over 2.54% overall.

For more information, please read To Your Health on page 6 and review the additional tables on page 11.

2021 Statewide Premiums (PSPM) Health Maintenance Organization (HMO) Plans Only July Board of Administration Final Proposed Premiums

Basic (B)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Select	\$787.79	\$1,575.58	\$2,048.25	\$800.55	\$1,601.10	\$2,081.43	1.62%
Anthem Traditional	1,115.75	2,231.50	2,900.95	1,220.32	2,440.64	3,172.83	9.37%
Blue Shield Access+	910.16	1,820.32	2,366.42	938.96	1,877.92	2,441.30	3.16%
Blue Shield Trio	701.06	1,402.12	1,822.76	722.56	1,445.12	1,878.66	3.07%
Health Net Salud y Más	403.55	807.10	1,049.23	425.02	850.04	1,105.05	5.32%
Health Net SmartCare	860.96	1,721.92	2,238.50	924.36	1,848.72	2,403.34	7.36%
Kaiser CA	730.05	1,460.10	1,898.13	761.62	1,523.24	1,980.21	4.32%
Kaiser Out of State	995.19	1,990.38	2,587.49	1,040.15	2,080.30	2,704.39	4.52%
Sharp	606.02	1,212.04	1,575.65	632.27	1,264.54	1,643.90	4.33%
UnitedHealthcare	726.95	1,453.90	1,890.07	755.61	1,511.22	1,964.59	3.94%
Western Health Advantage	731.96	1,463.92	1,903.10	757.02	1,514.04	1,968.25	3.42%
Total HMO Basic Weighted Average Change							4.44%

Medicare (M)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Select	\$388.15	\$776.30	\$1,164.45	\$383.37	\$766.74	\$1,150.11	-1.23%
Anthem Traditional	388.15	776.30	1,164.45	383.37	766.74	1,150.11	-1.23%
Kaiser CA	339.43	678.86	1,018.29	324.48	648.96	973.44	-4.40%
Kaiser Out of State	339.43	678.86	1,018.29	317.48	634.96	952.44	-6.47%
Sharp	N/A	N/A	N/A	244.39	488.78	733.17	N/A
UnitedHealthcare	327.03	654.06	981.09	311.56	623.12	934.68	-4.73%
Total HMO Medicare Weighted Average Change							-4.46%

Combination Plans	2021					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Anthem Select	\$1,183.92	\$1,664.25	\$1,247.07	\$1,183.92	\$1,567.29	\$1,664.25
Anthem Traditional	1,603.69	2,335.88	1,498.93	1,603.69	1,987.06	2,335.88
Kaiser	1,086.10	1,543.07	1,105.93	1,086.10	1,410.58	1,543.07
Kaiser Out of State	1,357.63	1,981.72	1,259.05	1,357.63	1,675.11	1,981.72
Sharp	876.66	1,256.02	868.14	876.66	1,121.05	1,256.02
UnitedHealthcare	1,067.17	1,520.54	1,076.49	1,067.17	1,378.73	1,520.54

CSR Bill Watch

The State Legislature returned from its summer recess on July 27, two weeks later than scheduled, in hopes of minimizing exposure and transmission of COVID-19 within the State Capitol. The decision to delay their return came after two legislators and multiple staff members tested positive for the virus. Now, legislators have just over a month to wrap up any unfinished business before the 2019-20 legislative session comes to a close on August 31.

As with many aspects of life, the end of session will look a little different this year with additional measures being put in place to slow the spread of COVID-19 and to protect the legislature's most vulnerable members.

Assembly Speaker Anthony Rendon announced that he will allow proxy voting during floor sessions for at-risk members who do not feel comfortable with returning to Sacramento.

Under this model, legislators will submit their vote the night before a bill is taken up on the floor, and leadership would then cast a vote for the absent member.

In the Senate, Pro Tem Toni Atkins will allow members to cast a remote vote on bills during committee hearings, but they would be required to be present to vote during floor sessions.

With a limited amount of time left to act on bills, legislative

leaders in both houses have urged their members to drop any bills that are not directly related to the COVID-19 pandemic or that do not have urgent public safety implications.

Additionally, committee chairs were asked to cut hearings to only one meeting. That being said, many bills that CSR has been monitoring this session have been dropped.

As this is written, only 5 CSR-supported bills are still alive.

Below is an update on each:

AB 499 (Mayes)

Would prohibit a state agency from sending outgoing mail containing an individual's full social security number unless it is required by federal law. AB 499 will protect Californians from having their personal information unnecessarily distributed and protect them from potential identity theft.

STATUS: Awaiting hearing in Senate Governmental Organization Committee.

AB 2365 (Rodriguez)

Would provide discretionary authority

to CalPERS to waive financial penalties incurred by retired annuitants who exceed the 960 hour annual work cap. AB 2365 will help hundreds of retirees retain their retired annuitant income and their pensions by protecting them from automatic reinstatement and the penalties associated with it.

STATUS: Awaiting hearing in Senate Labor, Public Employment & Retirement Committee.

AB 2730

(Cervantes) Would require a county to enter into an agreement with an adjacent county to permit the use of emergency management and transportation resources in

the event of an emergency which requires an evacuation. AB 2730 will ensure that vulnerable populations will not be left behind in the event of an emergency evacuation in their county.

STATUS: Awaiting hearing in Senate Governmental Organization Committee.

SB 852 (Pan) Would create the Office of Drug Contracting



Ted Toppin

and Manufacturing to increase competition, lower prices, and address shortages in the generic prescription drug market. SB 852 will address the issue of rising prescription drug prices while increasing patient access to affordable drugs.

STATUS: Awaiting hearing in Assembly Health Committee.

SB 1264 (Committee on Human Services) Would require licensed residential facilities, including those that provide care and housing for elderly or disabled individuals, to adopt emergency and disaster preparedness plans. SB 1264 will ensure that California seniors and vulnerable populations will be cared for in an appropriate manner in the event of an emergency or disaster.

STATUS: Awaiting hearing in Assembly Human Services Committee.



HAVE YOU MOVED?
Don't miss an issue of
the
*California State
Retiree!*

To update your information, please email
csrcinfo@calretirees.org



Website: www.calpers.ca.gov
Phone: 888 CalPERS or
888.225.7377
TTY: 877.249.7442
Fax: 800.959.6545
Hours: Monday - Friday
8 a.m. to 5 p.m.

NEWS

IRS unveils ‘Dirty Dozen’ list of tax scams for 2020; Americans urged to be vigilant to these threats during the pandemic and its aftermath

The Internal Revenue Service today announced its annual “Dirty Dozen” list of tax scams with a special emphasis on aggressive and evolving schemes related to coronavirus tax relief, including Economic Impact Payments. This year, the Dirty Dozen focuses on scams that target taxpayers. The criminals behind these bogus schemes view everyone as potentially easy prey. The IRS urges everyone to be on guard all the time and look out for others in their lives. “Tax scams tend to rise during tax season or during times of crisis, and scam artists are using pandemic to try stealing money and information from honest taxpayers,” said IRS Commissioner Chuck Rettig. “The IRS provides the Dirty Dozen list to help raise awareness about common scams that fraudsters use to target people. We urge people to watch out for these scams. The IRS is doing its part to protect Americans. We will relentlessly pursue criminals trying to steal your money or sensitive personal financial information.”

Taxpayers are encouraged to review the list in a special section on [IRS.gov](#) and be on the lookout for these scams throughout the year. Taxpayers should also remember that they are legally responsible for what is on their tax return even if it is prepared by someone else. Consumers can help protect themselves by choosing a reputable tax preparer.

The IRS urges taxpayers to refrain from engaging potential scammers online or on the phone. The IRS plans to unveil a similar list of enforcement and compliance priorities this year as well. An upcoming series of press releases will emphasize the illegal schemes and techniques businesses and individuals use to avoid paying their lawful tax liability. Topics will include such scams as abusive micro captives and fraudulent

conservation easements. Here are this year’s ‘Dirty Dozen’ scams:

Phishing: Taxpayers should be alert to potential fake emails or websites looking to steal personal information. The IRS will never initiate contact with taxpayers via email about a tax bill, refund or Economic Impact Payments. Don’t click on links claiming to be from the IRS. Be wary of emails and websites – they may be nothing more than scams to steal personal information. IRS Criminal Investigation has seen a tremendous increase in phishing schemes utilizing emails, letters, texts and links. These phishing schemes are using keywords such as “coronavirus,” “COVID-19” and “Stimulus” in various ways. These schemes are blasted to large numbers of people in an effort to get personal identifying information or financial account information, including account numbers and passwords. Most of these new schemes are actively playing on the fear and unknown of the virus and the stimulus payments. (For more see IR-2020-115.)

Fake Charities: Criminals frequently exploit natural disasters and other situations such as the current COVID-19 pandemic by setting up fake charities to steal from well-intentioned people trying to help in times of need. Fake charity scams generally rise during times like these.

Fraudulent schemes normally start with unsolicited contact by telephone, text, social media, e-mail or in-person using a variety of tactics. Bogus websites use names similar to legitimate charities to trick people to send money or provide personal financial information. They may even claim to be working for or on behalf of the IRS to help victims file casualty loss claims and get tax refunds.

Taxpayers should be particularly wary of charities with names like nationally known organizations. Legitimate charities will provide their Employer Identification Number (EIN), if requested, which can be used to verify their legitimacy. Taxpayers can find legitimate and qualified charities with the search tool on [IRS.gov](#).

Threatening Impersonator

Phone Calls: IRS impersonation scams come in many forms. A common one remains bogus threatening phone calls from a criminal claiming to be with the IRS. The scammer attempts to instill fear and urgency in the potential victim. In fact, the IRS will never threaten a taxpayer or surprise him or her with a demand for immediate payment. Phone scams or “vishing” (voice phishing) pose a major threat. Scam phone calls, including those threatening arrest, deportation or license revocation if the victim doesn’t pay a bogus tax bill, are reported year-round. These calls often take the form of a “robocall” (a text-to-speech recorded message with instructions for returning the call).

The IRS will never demand immediate payment, threaten, ask for financial information over the phone, or call about an unexpected refund or Economic Impact Payment. Taxpayers should contact the real IRS if they worry about having a tax problem.

Social Media Scams: Taxpayers need to protect themselves against social media scams, which frequently use events like COVID-19 to try tricking people. Social media enables anyone to share information with anyone else on the Internet. Scammers use that information as ammunition for a wide variety of scams. These include emails where scammers impersonate someone’s family, friends or co-workers.

Social media scams have also led

to tax-related identity theft. The basic element of social media scams is convincing a potential victim that he or she is dealing with a person close to them that they trust via email, text or social media messaging.

Using personal information, a scammer may email a potential victim and include a link to something of interest to the recipient which contains malware intended to commit more crimes. Scammers also infiltrate their victim’s emails and cell phones to go after their friends and family with fake emails that appear to be real and text messages soliciting, for example, small donations to fake charities that are appealing to the victims.

EIP or Refund Theft: The IRS has made great strides against refund fraud and theft in recent years, but they remain an ongoing threat. Criminals this year also turned their attention to stealing Economic Impact Payments as provided by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

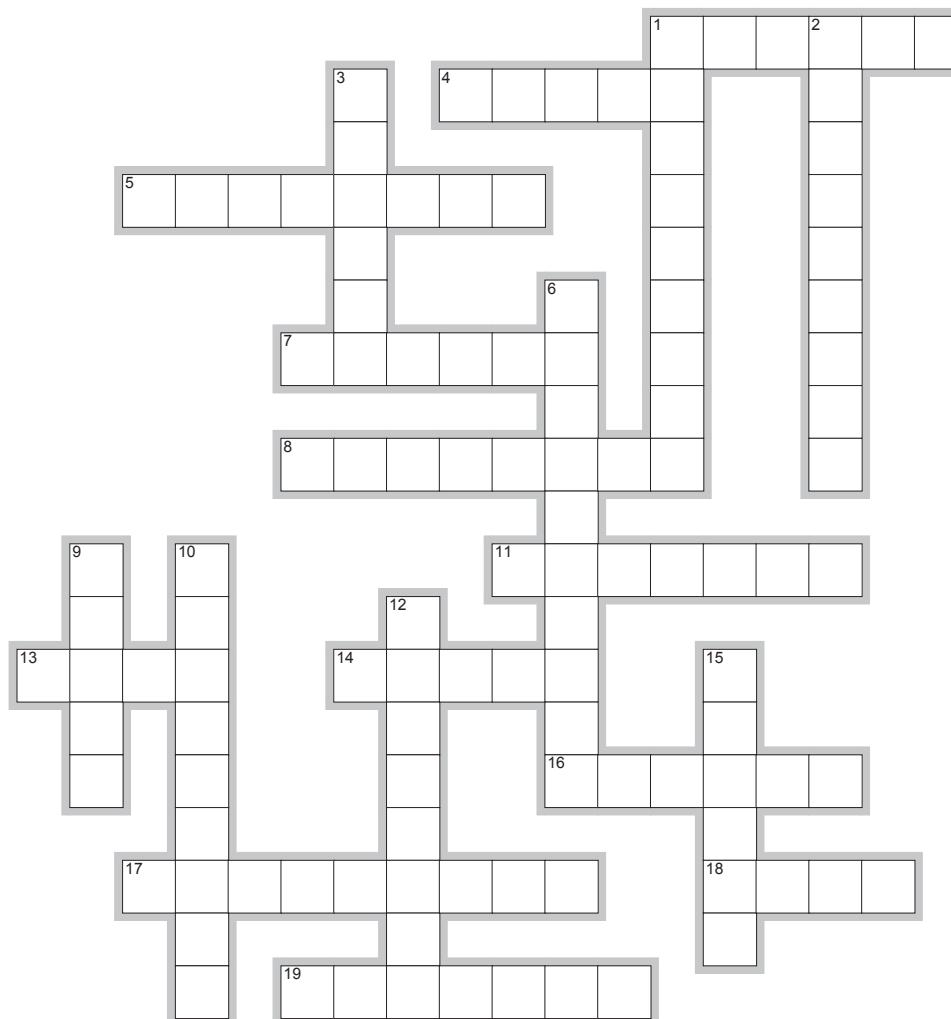
Much of this stems from identity theft whereby criminals file false tax returns or supply other bogus information to the IRS to divert refunds to wrong addresses or bank accounts.

The IRS recently warned nursing homes and other care facilities that Economic Impact Payments generally belong to the recipients, not the organizations providing the care. This came following concerns that people and businesses may be taking advantage of vulnerable populations who received the payments. These payments do not count as a resource for determining eligibility for Medicaid and other federal programs. They also do not count as income in determining eligibility for these programs. See IR-2020-121 for more.

Continued to page 7

PUZZLES

“Home” work



EclipseCrossword.com

ACROSS

1. Large, grand building for royalty
4. A house usually located in a remote place, used for hunting or skiing
5. A building or set of buildings where soldiers live
7. Kind of apartment with just one room, kitchen and bathroom
8. A very tall apartment building
11. A priest's home
13. An apartment on one floor of a building
14. An apartment building or multi-unit structure in which each unit is owned, nickname
16. A large country house with lots of buildings on a large piece of land
17. A large, flat-bottom boat used as a home
18. Portable house made of canvas, nylon or skins
19. A home for nuns

DOWN

1. Large apartment located at the top of a building
2. A set of rooms in a building that can be rented
3. A mountain house with wide overhanging roof; style that originated in Switzerland
6. A trailer used as a permanent home, made without a permanent foundation (2 wds.)
9. A house built by Eskimos of blocks of ice
10. A traveling home built on the frame of a truck (2 wds.)
12. Abe Lincoln's kind of home (2 wds.)
15. A shack

FIND US ONLINE

FACEBOOK: @CALIFORNIA STATE RETIREES
TWITTER: @CASTATERETIREES
LINKEDIN: @CALIFORNIA STATE RETIREES
WEBSITE: WWW.CALRETIREES.ORG



ANSWERS ON PAGE 9



California Roll Wraps

Ingredients

1/2 cup wasabi mayonnaise
6 whole wheat tortillas (8 inches)
2 packages (8 ounces each) imitation crabmeat
1 medium ripe avocado, peeled and thinly sliced
1-1/2 cups julienned peeled jicama
1 medium sweet red pepper, julienned
1 small cucumber, seeded and julienned
3/4 cup bean sprouts

Directions

Divide the wasabi mayonnaise evenly among the 6 tortillas and spread to within 1/2 inch of edges. Layer with crabmeat, avocado, jicama, red peppers, cucumber and bean sprouts. Roll up tightly.

Kitchen tips

If you can't find wasabi mayo, or don't like the spicy kick, use regular mayo instead. This sandwich lends itself to many flavor options. Toss in your favorite raw veggies, substitute smoked salmon or tuna for the crab and use a half a pita instead of the tortilla. Making this ahead of time? Toss avocado slices with a splash of rice wine vinegar or lemon juice to keep them from turning brown.



To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

On July 14, 2020 CalPERS held day 2 of their regularly scheduled offsite, which was held virtually due to COVID-19. I viewed and participated, since day 2 was dedicated to Health Benefits, namely the Board approval of final premiums for 2021 health plans. In my July column, I described the preliminary rates presented at the June Pension and Health Benefits Committee (PHBC) meeting, and that President Tim Behrens and I gave public comments objecting to high percent increases for United Health Care (UHC), Kaiser, and Anthem PPO PersCare Basic (pre-Medicare) plans. The final proposed rates, all approved after Board discussion and public comment, did show a modest decrease for UHC Basic from the preliminary rates from a 5.31 percent increase over 2020 rates to a 3.94 percent increase. This is for a single rate payer and amounts to a \$30 per month increase instead of a \$40 per month. Perhaps our CSR comments made a difference and we appreciate the decrease, though small.

Unfortunately, Kaiser held fast at a 4.32 percent increase for single payer and CalPERS kept the

PersCare rate at a 12.32 percent increase. Both Tim and I gave public comment acknowledging the decrease and objecting to the lack of downward movement for Kaiser and the PPOs. I pointed out Kaiser's record quarterly profit of over \$3 billion recently. Also, CalPERS Board member Stacie Olivares objected to the Kaiser increase citing their huge cash reserves. They have nonprofit status, which raises questions regarding such large profit taking and cash reserves.

The good news is rates for those on MediCare will decrease on all plans. For the PPO supplements an average of .65 percent and for the HMO Medicare plans a decrease of 4.46 percent.

Rates for combination plans (mix of subscriber and dependents on Medicare and Basic) were approved and increased significantly for the 3 PPO plans and very slightly for the HMO combo plans with the exception of Anthem Traditional HMO combo which went up \$100 per month for a 2-party membership. The complete tables with all 2021 rates are available on page 11.

The amount CalPERS will contribute monthly to state retirees for 2021 increased slightly this year, which will help offset some of the higher increases. For those on a 100/90 formula, contributions are: Single party - \$798.00, 2 Party - \$1,519, Family - \$1,937.

Some bad news for those in the Sacramento area who have a UHC Basic plan. CalPERS staff announced in the July 14 meeting that United Health Care has terminated its contract with UC Davis for 2021. Members on Medicare who go to UCD

are unaffected, unless they have dependents on the Basic UHC HMO plan. Affected members will receive notification and can opt for another health plan during open enrollment if they wish to retain their UCD providers. If affected your options will be detailed in a CalPERS notice.

CALPERS OPEN ENROLLMENT FOR 2021 IS SEPTEMBER 21 THROUGH OCTOBER 16, 2020.

Another topic of importance presented July 14 was Healthcare competition. CalPERS announced they are undertaking a study of competition in healthcare among providers and among insurers. Lack of provider competition is clearly a driver of higher costs and varies greatly among California geographic regions. Professor Leemore Dafney, of Harvard

University is being contracted to conduct this study. It will collect and analyze data, and recommend strategies to influence competition among CalPERS providers and insurers with a goal of lowering costs. Dr. Don Moulds, CalPERS Director of Health Benefits, and Dr. Dafney gave an overview of the intended effort. It is currently still being scoped. I was encouraged to hear the details of this effort and so stated in my public comments. Dafney and Moulds both discussed the recent settlement against Sutter Health, the largest hospital system in Northern CA. The Attorney General, unions, and employers sued Sutter for anti-competitive behavior, causing higher costs to members and purchasers. Sutter will pay \$575 million to compensate employers, unions, and state and federal government. Legal action is certainly one

avenue to prevent anti-competitive actions by providers. In this case much of it was consolidation through widespread purchase of various healthcare services. In my comments, I raised a related concern I have recently discovered: the widespread purchase of healthcare services by Private Equity investment firms. Over the last 10 years they have spent billions purchasing hospitals, physician practices, urgent care centers, ambulatory surgical centers, nursing homes, and more. They are clearly in it for profit, not for improving quality of care or lowering cost. CSR's Health Benefits Committee will be researching this issue further to determine the extent that it could also be having a negative impact on the CalPERS health benefits.

Lastly, on July 14, Marta Green of the CalPERS staff gave a presentation on Risk Mitigation Strategies. A challenge to CalPERS has been the concentration of high health risk members in specific plans which provide better value but result in ever increasing higher costs. An example is PersCare, which after CalPERS abandoned its previous model of Risk Adjustment, has had its premiums spiral so high many of the members have had to migrate to lower cost plans with less value. CalPERS is undertaking an effort to analyze risk mitigation and develop effective models to spread risk fairly in order to control costs while covering all members. This could include an approach of Risk Pooling, which would put all plans into a large single risk pool. More on this later, but I think this is a worthwhile effort and we will follow it closely and engage when we have the opportunity.

Together We Can Stay Healthy

5 Tips to Prevent Respiratory Illness



STAY SAFE AND STAY POSITIVE

Continued from page 4

Taxpayers can consult the Coronavirus Tax Relief page of **IRS.gov** for assistance in getting their EIPs. Anyone who believes they may be a victim of identity theft should consult the Taxpayer Guide to Identity Theft on **IRS.gov**.

Senior Fraud: Senior citizens and those who care about them need to be on alert for tax scams targeting older Americans. The IRS recognizes the pervasiveness of fraud targeting older Americans along with the Department of Justice and FBI, the Federal Trade Commission, the Consumer Financial Protection Bureau (CFPB), among others. Seniors are more likely to be targeted and victimized by scammers than other segments of society. Financial abuse of seniors is a problem among personal and professional relationships.

Anecdotal evidence across professional services indicates that elder fraud goes down substantially when the service provider knows a trusted friend or family member is taking an interest in the senior's affairs. Older Americans are becoming more comfortable with evolving technologies, such as social media. Unfortunately, that gives scammers another means of taking advantage. Phishing scams linked to Covid-19 have been a major threat this filing season. Seniors need to be alert for a continuing surge of fake emails, text messages, websites and social media attempts to steal personal information.

Scams targeting non-English speakers: IRS impersonators and other scammers also target groups with limited English proficiency. These scams are often threatening in nature. Some scams also target those potentially receiving an Economic Impact Payment and request personal or financial information from the taxpayer. Phone scams pose a major threat to people with limited access to information, including individuals

IRS unveils 'Dirty Dozen' list of tax scams for 2020

not entirely comfortable with the English language. These calls frequently take the form of a "robocall" (a text-to-speech recorded message with instructions for returning the call), but in some cases may be made by a real person. These con artists may have some of the taxpayer's information, including their address, the last four digits of their Social Security number or other personal details – making the phone calls seem more legitimate.

A common one remains the IRS impersonation scam where a taxpayer receives a telephone call threatening jail time, deportation or revocation of a driver's license from someone claiming to be with the IRS. Taxpayers who are recent immigrants often are the most vulnerable and should ignore these threats and not engage the scammers.

Unscrupulous Return Preparers: Selecting the right return preparer is important. They are entrusted with a taxpayer's sensitive personal data. Most tax professionals provide honest, high-quality service, but dishonest preparers pop up every filing season committing fraud, harming innocent taxpayers or talking taxpayers into doing illegal things they regret later.

Taxpayers should avoid so-called "ghost" preparers who expose their clients to potentially serious filing mistakes as well as possible tax fraud and risk of losing their refunds. With many tax professionals impacted by COVID-19 and their offices potentially closed, taxpayers should take particular care in selecting a credible tax preparer. Ghost preparers don't sign the tax returns they prepare. They may print the tax return and tell the taxpayer to sign and mail it to the IRS. For e-filed returns, the ghost preparer will prepare but not digitally sign as the paid preparer. By law, anyone who is paid to prepare or assists in preparing

federal tax returns must have a Preparer Tax Identification Number (PTIN). Paid preparers must sign and include their PTIN on returns. Unscrupulous preparers may also target those without a filing requirement and may or may not be due a refund. They promise inflated refunds by claiming fake tax credits, including education credits, the Earned Income Tax Credit (EITC) and others. Taxpayers should avoid preparers who ask them to sign a blank return, promise a big refund before looking at the taxpayer's records or charge fees based on a percentage of the refund. Taxpayers are ultimately responsible for the accuracy of their tax return, regardless of who prepares it. Taxpayers can go to a special page on **IRS.gov** for tips on choosing a preparer.

Offer in Compromise Mills: Taxpayers need to wary of misleading tax debt resolution companies that can exaggerate chances to settle tax debts for "pennies on the dollar" through an Offer in Compromise (OIC). These offers are available for taxpayers who meet very specific criteria under law to qualify for reducing their tax bill. But unscrupulous companies oversell the program to unqualified candidates so they can collect a hefty fee from taxpayers already struggling with debt. These scams are commonly called OIC "mills," which cast a wide net for taxpayers, charge them pricey fees and churn out applications for a program they're unlikely to qualify for. Although the OIC program helps thousands of taxpayers each year reduce their tax debt, not everyone qualifies for an OIC. In Fiscal Year 2019, there were 54,000 OICs submitted to the IRS. The agency accepted 18,000 of them.

Individual taxpayers can use the free online Offer in Compromise Pre-Qualifier tool to see if they qualify. The simple tool allows taxpayers to confirm eligibility

and provides an estimated offer amount. Taxpayers can apply for an OIC without third-party representation; but the IRS reminds taxpayers that if they need help, they should be cautious about whom they hire.

Fake Payments with Repayment Demands:

Criminals are always finding new ways to trick taxpayers into believing their scam including putting a bogus refund into the taxpayer's actual bank account. Here's how the scam works: A con artist steals or obtains a taxpayer's personal data including Social Security number or Individual Taxpayer Identification Number (ITIN) and bank account information. The scammer files a bogus tax return and has the refund deposited into the taxpayer's checking or savings account. Once the direct deposit hits the taxpayer's bank account, the fraudster places a call to them, posing as an IRS employee. The taxpayer is told that there's been an error and that the IRS needs the money returned immediately or penalties and interest will result. The taxpayer is told to buy specific gift cards for the amount of the refund. The IRS will never demand payment by a specific method. There are many payment options available to taxpayers and there's also a process through which taxpayers have the right to question the amount of tax we say they owe. Anytime a taxpayer receives an unexpected refund and a call from us out of the blue demanding a refund repayment, they should reach out to their banking institution and to the IRS.

Payroll and HR Scams: Tax professionals, employers and taxpayers need to be on guard against phishing designed to steal Form W-2s and other tax information. These are Business Email Compromise (BEC) or Business Email Spoofing (BES).

Continued to page 11

SAVVY SENIOR

Stretching Tips to Help Seniors Gain Flexibility and Reduce Pain

Dear Savvy Senior,
Can you offer some good stretching tips for seniors who are staying home during the pandemic? I've gotten so stiff and achy in recent years that I have a hard time doing basic activities like bending over to tie my shoes.

--Stiff as a Board

Dear Stiff,
Of all possible exercises, stretching tends to be the most neglected, yet nothing is more vital to keeping an aging body limber and injury free. As we age, our muscles naturally lose their elasticity if you're not active, which can make common day-to-day activities like reaching down to tie your shoes or looking over your shoulder to back your car out of the driveway, difficult. But the good news is, by incorporating some simple stretching exercises into your routine (at least three times a week) you can greatly improve your flexibility, as well as enhance your balance, posture and circulation, relieve pain and stress, and prevent injuries. In addition, stretching is also important as a warm-up and cool-down for more vigorous activities, and leg stretching is an excellent way to prevent nighttime leg cramps too.

Simple Stretches

Stretching exercises should focus

on the muscles in your neck, shoulders, arms, chest, back, hips, thighs, hamstrings and calves. If

walking in place and pumping your arms. And remember to breathe when you stretch. Also, keep in



you've had hip or back surgery, you should talk to your doctor before doing lower-back flexibility exercises.

While stretching, it's very important to listen to your body. You want to stretch each muscle group to the point where the muscle feels tight. If it hurts, you've gone too far. Back off to the point where you don't feel any pain, then hold the stretch for 10 to 20 seconds. Relax, then repeat it three to five times, trying to stretch a little farther, but don't bounce. Bouncing greatly increases your chance of injury.

It's also a good idea to warm up a little before you start stretching by

mind that muscles that have not been stretched in a while take time to regain their flexibility. So be patient and go slow.

If you don't have much experience with stretching, the National Institute on Aging offers a free guide that provides illustrated examples of flexibility exercises to help you get started. Go to order.nia.nih.gov, and type in "Exercise & Physical Activity: Your Everyday Guide from The National Institute on Aging" to view it online.

There are also senior fitness programs, like SilverSneakers (silversneakers.com) and Silver&Fit (silverandfit.com),



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit SavvySenior.org

that are currently offering online flexibility and balance videos that can guide you through a series of stretching exercises you can do at home during the pandemic. There are also a wide variety of stretching exercise DVDs or videos you could purchase at sites like CollageVideo.com or Amazon.com.

Yoga and Tai Chi

Another great way to improve your flexibility is through gentle yoga or chair yoga. In chair yoga you replace the yoga mat with a chair where most poses can be duplicated. This is much easier on tight, inflexible muscles. Tai chi and qi gong are also great exercise options for improving balance and flexibility.

To get started, there are many DVDs and videos that offer instructions and routines for seniors you can do at home. The YMCA has also launched a new series of free, online health and fitness videos at YMCA360.org that includes gentle yoga, chair yoga and tai chi videos.

CSR MEMBERS! WE NEED TO STAY CONNECTED NOW MORE THAN EVER.

SIGN UP FOR THE CSR E-NEWSLETTER AND UPDATE US IF YOU HAVE MOVED

**TO SIGN UP FOR THE CSR E-NEWSLETTER, VISIT
WWW.CASTATEREES.ORG/CSRNEWSLETTER**



**TO UPDATE YOUR CONTACT INFORMATION, EMAIL
CSRINFO@CALRETIRES.ORG**

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

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen , (510) 527-5131, CBowen@CalRetirees.org; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526, LEspinoza@CalRetirees.org; **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; johnsonphyllis010@yahoo.com; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Lily Gee, (650) 992-2526; **Treasurer/Chapter Membership Chair:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe, (209) 602-7775; **Vice President:** Alice Powell, (209) 677-9136; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Patsy Hollis, (909) 862-7615; **Treasurer:** Erlinda Ochoa, (909) 822-4128.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, veronicacupcake57@gmail.com; **Vice President:** Karen Smith-Sayer (530) 277-7357, kpsayer@charter.net; **Secretary:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com; **Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net.

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 304.9894, LAllard@CalRetirees.org; **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@ymail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, donnacooker@msn.com.

CHAPTER 10

SAN LUIS OBISPO

President: Ranell Bailey, (805) 610-4400; **Vice President:** Ron Garcia, (805) 543-2511; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marsha Epstein, (805) 704-0723

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President/Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380;

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Prybeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Warren Schlatter, (530) 605-1588, WSchlatter@CalRetirees.org; **Vice President:** Robert Black, (530) 722-0511, bob_linda@charter.net; **Secretary:** Audrey Sandeen, (530) 221-3500, theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277, rbjeepman10@hotmail.com; **Chapter Membership Director:** Ed Huey, (530) 246-9456, csrchapter13@gmail.com.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, VHerrera@CalRetirees.org; **Vice President:** Joyce Finch, (530) 873-1165, joycef14@sbcglobal.net; **Secretary:** Todd Mayer, (530) 519-2897, toddmayer@comcast.net.

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Ruth Braun, (916) 434-6680, rbraun1110@gmail.com; **Treasurer:** Debora Remington, (916) 402-9118, DRemington@CalRetirees.org; **Secretary:** Frank Weinstein, (916) 223-5957, ch15secretary@hotmail.com.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Evelyn (Evie) Poppa-McKenna, (209) 608-2149, suzzypoppa@yahoo.com; **Vice President:** Marina Estrada, (928) 592-7087; **Secretary/Treasurer:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com.

CHAPTER 17

GREATER SAN DIEGO

President: Steve Haley, (619) 441-8769, SHaley@CalRetirees.org; **Vice President:** Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Secretary:** Gloria Koch, (619) 455-1917, kochgloria303@gmail.com; **Treasurer:** Diane Whorton, (619) 467-7861, dlw.union@gmail.com

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Dorothea M. Parsons, (707) 462-1209; **Secretary:** Marilyn Saegert, (707) 513-8943.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 898-9613, flipcole@yahoo.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** Norma Gallegos, (818)

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Ron Franklin, (707) 938-2288, RFranklin@CalRetirees.org; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Harold Rose, (707) 542-5628.

CHAPTER 23

SAN JOSE AREA

President: Maria Aguilar, (408) 706-0366, MAguilar@CalRetirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, (661) 458-6588, ORabanal@CalRetirees.org; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, ckimbriel@bakrr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; **Vice President:** Roberta Aminian, (805) 368-5838; **Secretary/Treasurer:** Esther Whitcomb, (805) 874-1434

CHAPTER 34

ORANGE COUNTY—SANTA ANA

President: Jenny Hayden, (714) 743-8423, JHayden@CalRetirees.org; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Adolfo Zavala, (714) 388-5355; **Treasurer:** Bill Serb III, (714) 826-6029; **Legislative Representative:** Karen S. Hight (949) 300.0627; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Larry Long, (559) 781-8761.

CHAPTER 36

MONTEREY BAY AREA

President: Quen Quigley, (831) 261-7540, QQuigley@CalRetirees.org; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Christine Checchettini

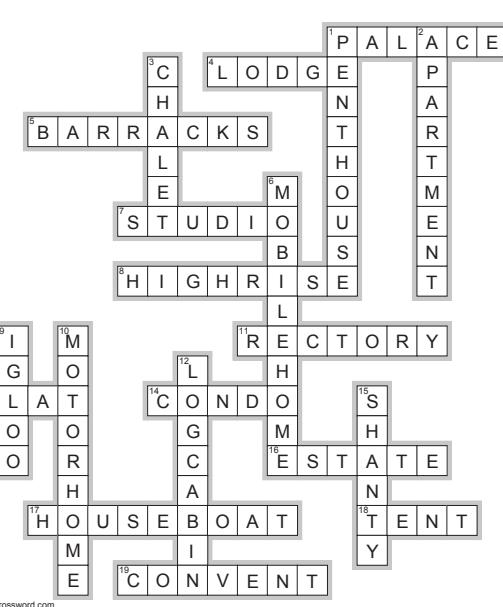
CHAPTER 165

SACRAMENTO

President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com



answers from page 5



EclipseCrossword.com



Is your current Medicare health plan still right for you?

CalPERS retirees:

Consider a Kaiser Permanente Medicare health plan for:

- Affordable, high-quality care
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Our Medicare health plan is rated 5 out of 5 stars in California for 2020, making it Medicare's longest-running, highest-rated plan in the nation (2012-2020).*



To learn more and find out how to enroll through CalPERS, call a Kaiser Permanente Medicare specialist toll free:

1-877-619-7752
(TTY 711) 7 days a week,
8 a.m. to 8 p.m.

Or go to kp.org/calpers

*Every year, Medicare evaluates plans based on a 5-star rating system.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.



NEWS

CalPERS Health Benefits Rates
continued from page 2

2021 Statewide Premiums (PSPM) Preferred Provider Organization (PPO) Plans Only July Board of Administration Final Proposed Premiums

Basic (B)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem EPO Del Norte	\$787.00	\$1,574.00	\$2,046.20	\$849.23	\$1,698.46	\$2,208.00	7.91%
PERS Choice	787.00	1,574.00	2,046.20	849.23	1,698.46	2,208.00	7.91%
PERS Select	492.24	984.48	1,279.82	527.39	1,054.78	1,371.21	7.14%
PERSCare	989.88	1,979.76	2,573.69	1,111.87	2,223.74	2,890.86	12.32%

Total PPO Basic Weighted Average Change **8.54%**

Medicare (M)	2020			2021			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
PERS Choice	\$351.39	\$702.78	\$1,054.17	\$349.97	\$699.94	\$1,049.91	-0.40%
PERS Select	351.39	702.78	1,054.17	349.97	699.94	1,049.91	-0.40%
PERSCare	384.78	769.56	1,154.34	381.25	762.50	1,143.75	-0.92%

Total PPO Medicare Weighted Average Change **-0.65%**

Combination Plans	2021					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
PERS Choice	\$1,199.20	\$1,708.74	\$1,209.48	\$1,199.20	\$1,549.17	\$1,708.74
PERS Select	\$877.36	\$1,193.79	\$1,016.37	\$877.36	\$1,227.33	\$1,193.79
PERSCare	\$1,493.12	\$2,160.24	\$1,429.62	\$1,493.12	\$1,874.37	\$2,160.24

2021 State Annuitant Contribution Formulas

State Employer Annuitant Contributions for 2021

Tier	100/90 Basic and Medicare Annuitants	80/80 Basic Annuitants*	80/80 Medicare Annuitants
Single	\$798	\$607	\$274
Two-Party	\$1,519	\$1,216	\$547
Family	\$1,937	\$1,567	\$826

IRS Tax Scams of 2020

Continued from page 7

This is particularly true with many businesses closed and their employees working from home due to COVID-19. Currently, two of the most common types of these scams are the gift card scam and the direct deposit scam.

In the gift card scam, a compromised email account is often used to send a request to purchase gift cards in various denominations. In the direct deposit scheme, the fraudster may have access to the victim's email account (also known as an email account compromise or "EAC"). They may also impersonate the potential victim to have the organization change the employee's direct deposit information to reroute their deposit to an account the fraudster controls.

BEC/BES scams have used a variety of ploys to include requests for wire transfers, payment of fake invoices as well as others. In recent years, the IRS has observed variations of these scams where fake IRS documents are used to lend legitimacy to the bogus request. For example, a fraudster may attempt a fake invoice scheme and use what appears to be a legitimate IRS document to help convince the victim.

The Direct Deposit and other BEC/BES variations should be forwarded to the Federal Bureau of Investigation Internet Crime Complaint Center (IC3) where a complaint can be filed. The IRS requests that Form W-2 scams be reported to: phishing@irs.gov (Subject: W-2 Scam).

Ransomware: This is a growing cybercrime. Ransomware is

malware targeting human and technical weaknesses to infect a potential victim's computer, network or server. Malware is a form of invasive software that is often frequently inadvertently downloaded by the user. Once downloaded, it tracks keystrokes and other computer activity. Once infected, ransomware looks for and locks critical or sensitive data with its own encryption. In some cases, entire computer networks can be adversely impacted.

Victims generally aren't aware of the attack until they try to access their data, or they receive a ransom request in the form of a pop-up window. These criminals don't want to be traced so they frequently use anonymous messaging platforms and demand payment in virtual currency such as Bitcoin.

Cybercriminals might use a phishing email to trick a potential victim into opening a link or attachment containing the ransomware. These may include email solicitations to support a fake COVID-19 charity. Cybercriminals also look for system vulnerabilities where human error is not needed to deliver their malware.

The IRS and its Security Summit partners have advised tax professionals and taxpayers to use the free, multi-factor authentication feature being offered on tax preparation software products. Use of the multi-factor authentication feature is a free and easy way to protect clients and practitioners' offices from data thefts. Tax software providers also offer free multi-factor authentication protections on their Do-It-Yourself products for taxpayers.

CALIFORNIA STATE RETIREES



CSR is the largest, most experienced organization exclusively representing state retirees!

OUR MISSION To protect the pension and health benefits of all retired state employees



Take the next step! Here are 10 great reasons to join!

- 1. Advocacy:** CSR has 87 years of experience representing retired state employees. Protecting your rights and benefits is our top priority. We strongly oppose legislation that threatens to undermine the CalPERS system.
- 2. Member discounts:** We have discounts ranging from emergency travel assistance and insurance to recreational activities and legal services. If you are not a member, you are at risk of losing your CSEA benefits.
- 3. CalPERS coverage:** Not everyone can attend CalPERS Board and committee meetings. Our staff and leadership do the work for you. We speak on behalf of our members and make sure your voice is heard.
- 4. Monthly newspaper:** The California State Retiree provides valuable information about issues affecting your pension and benefits; services for retirees; and features about retirees like you.
- 5. Community:** There are 26 chapters throughout the state. Attend your chapter's meetings for fun, social and educational events and speakers! Stay informed and be a part of an amazing community.
- 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.
- 7. 39,000 members strong and growing:** Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. There is strength in numbers!
- 8. Minimal monthly dues:** Our dues are minimal, but the benefits are significant. Our dues range from \$1 to \$12 per month, depending on your CalPERS monthly allowance.
- 9. Giving back:** Our members are active in their communities with a wide range of volunteer and charitable activities. Make a difference after retirement while having fun!
- 10. All are welcome:** Any California state retiree can become a CSR member and get access to our exceptional member benefits and be included in our strong retiree community.

Join today calretirees.org/joinus