

CALIFORNIA STATE RETIREES



Vol. XXXIII No. 9

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2020

2020 Open Enrollment Starts Sept. 21 and Ends Oct. 16

CalPERS Health Open Enrollment takes place the fall of each year. This year, Open Enrollment starts September 21 and ends October 16, 2020. Changes made during this period take effect January 1, 2021.

On September 14, please log in to your myCalPERS account to view your Health Plan Statement, which lists your 2020 premium and 2021 premium should you remain with the same health plan, plus a wealth of other customized information.

During Open Enrollment, you can:

- * Change your CalPERS health plan
- * Add eligible dependents
- * Remove dependents
- * Cancel your existing CalPERS health coverage
- * Enroll in a CalPERS health plan if you don't currently have coverage

If you aren't making changes

to your coverage, no action is needed.

For members who've opted to receive printed Health Plan Statements, those will be mailed on September 14. Use the Search Health Plans tool in myCalPERS to explore available health plans based on your eligibility ZIP code, and review side-by-side benefit costs. myCalPERS is now mobile-friendly which means you can explore Open Enrollment information on your mobile phone, tablet, or desktop computer. If you haven't already checked out the mobile-friendly myCalPERS, or if you need to set up an account, head to my.calpers.ca.gov.

Search for Primary Care Doctors and Specialists

Last year CalPERS added a new myCalPERS feature to allow members to search for a primary care doctor among Basic plans.

This year you can search for

specialists, too. In myCalPERS, use the Search Health Plans tool. Medicare members will need to contact the plans directly, as they do today, to verify their doctor is included in their Medicare plan. Keep in mind that information shown in the tool is subject to change. Therefore, before making any plan changes, check with your health plan or your doctor's office to ensure your doctor is available in your plan.

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.
- myCalPERS allows you to access customized health information and has tools and resources to help you with your Open Enrollment decisions. myCalPERS also provides you with secure 24/7 access to view:
- * Specific health benefit changes that may impact you in the coming year.
 - * Your current 2020 monthly premium and 2021 monthly

premium if you do not change your health plan.

- * 2021 health plans and monthly premiums available based on your health eligibility ZIP code.
- * Which health plans your doctors participate in (updated to included specialists).
- * Your enrolled dependents.
- * All CalPERS Open Enrollment information.
- * Your 2020 Health Plan Statement.

You may change your health plan online during Open Enrollment, at my.calpers.ca.gov or on your mobile device at **mobile.my.calpers.ca.gov**.

You may also mail your request to CalPERS' Health Account Management Division at P.O. Box 942715, Sacramento, CA 94229-2715, or call toll free **888 CalPERS (or 888.225.7377)**.

CSR encourages all of our members to review their current health plan to ensure their information is current. If you have any specific questions, please contact CalPERS directly at www.CalPERS.ca.gov or call toll free **888 CalPERS (or 888.225.7377)**.



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WEB: www.CalRetirees.org**

NEWS

Join us!

39,000 Strong and Growing!



California State Retirees Member Application

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

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)

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

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

California State Retirees iPAC Application

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

Party Registration (optional) Democrat Republican None Other

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature Date (MM-DD-YY)

CSR Issues PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other to be withheld from my monthly pension for California State Retirees' Issues PAC (NO maximum/month)

Contribute to the CSR Issues PAC
I would like to make a contribution to California State Retirees' Issues PAC
Enclosed is my check for: \$10 \$25 \$50 \$100 Other (NO maximum/year)

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

JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS

A MESSAGE FROM CALPERS

When Disaster Strikes, We're Here for You

Our hearts go out to those affected by the recent California wildfires. If you're a CalPERS member who's been impacted, there is help and resources available to you.

How to Access Your Health Care

To ensure members who've been impacted and/or displaced due to a disaster continue to have access to their health care, can find out-of-area health care, replace missing medical IDs, and more, we've asked our health plans to provide answers to the following frequently asked questions:

1. If I am displaced or sheltering at home how do I access routine or urgent care?
2. How will my health plan ensure that my care will be covered during this emergency?
3. If my health plan ID card is missing, how can I get it replaced?
4. How can I update my permanent or temporary address?
5. How can I access my prescriptions?

These questions are answered on our FAQs: Accessing Health Care During a Disaster page.

Link: www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/disaster-health-faq

Ensure Your Mailing Address Is Up to Date

It is important we have your current mailing address to ensure you receive any mailings from us, including your monthly statements and tax forms.

Retirees: If you have your

monthly benefit payment mailed to your home, notify us of your new address as soon as possible. Use one of the options below to let us know:

* Change your address online by logging in to **myCalPERS**.

* Contact us by phone at **888 CalPERS** (or **888-225-7377**).

* Download, complete, and return an Address Change Authorization (PDF) form by mailing or faxing it to the number shown on the form.

* Send us your new address in writing to:

Benefit Services Division
P.O. Box 942716
Sacramento, CA 94229-2716

Set Up Direct Deposit

Maybe you're unsure of where you will be staying the night, or mail service has been delayed. The best way to ensure you receive your payment is by setting up direct deposit. Follow the instructions below.

Retirees: We offer direct deposit to ensure your monthly benefit payments are securely deposited at your financial institution.

There are two ways to sign up for direct deposit:

* **By mail:** Complete and mail the Direct Deposit Authorization (PDF) to CalPERS.

* **Online:** Log in to **myCalPERS**. Go to the Retirement tab and select Payment Options.

Once we receive your form, we'll send you a confirmation letter. If there's a problem with your form, we'll return it within approximately two weeks along

with a letter explaining what we need.

Still Have Questions? Contact Us

We're here to help. If you don't have access to **myCalPERS**, have questions about your retirement application, or just have additional questions that you can't find the answers to here, call us.

Hours: Monday – Friday, 8:00 a.m. – 5:00 p.m.

We're closed on state holidays.

Phone: 888 CalPERS (or 888-225-7377)

TTY: (877) 249-7442

Fax: (800) 959-6545

International Calls: +1 916-795-3000

For personal account questions, log in to **myCalPERS** and send your questions through our secure Message Center.

Disaster Assistance Recovery Resources

Here are a few additional resources available to help Californians get back on their feet:

Disaster Assistance Improvement Program (DAIP)

DAIP's mission is to provide disaster survivors with information, support, services, and a means to access and apply for disaster assistance through joint data-sharing efforts between federal, tribal, state, local, and private sector partners.

California Employment Development Department (EDD)

Disaster-Related Services

EDD provides a variety of services to individuals and businesses affected by disasters in California.

Federal Emergency Management Agency (FEMA): Get Assistance After a Disaster

FEMA can help support your recovery from a major disaster. There are different assistance programs for individual citizens versus public groups like government agencies and private nonprofit organizations. Find the help you need to support your disaster recovery.

Governor's Office of Emergency Services (Cal OES) Wildfire Response Resources

Cal OES is responsible for overseeing and coordinating emergency preparedness, response, recovery and homeland security activities within the state. Get resources for Californians impacted by wildfires.

Internal Revenue Service (IRS): Disaster Assistance and Emergency Relief for Individuals and Businesses

The IRS provides special tax law provisions that may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area.

#WeServeCA: Thank You Firefighters!

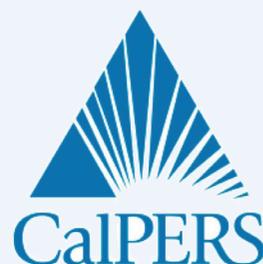
We thank all California firefighters for their commitment, courage, and sacrifice as they dedicate their lives to the protection of ours.

Link: news.calpers.ca.gov/when-disaster-strikes-were-here-for-you/



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

To update your information, please email
csrinfo@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

Recognize Misinformation on the Internet

Identifying reliable information online is especially urgent, and especially for seniors.

Older people are vulnerable to misinformation online even under normal circumstances. But the coronavirus has made the problem especially urgent. Older people are more susceptible to the virus, making discerning reliable health information important now.

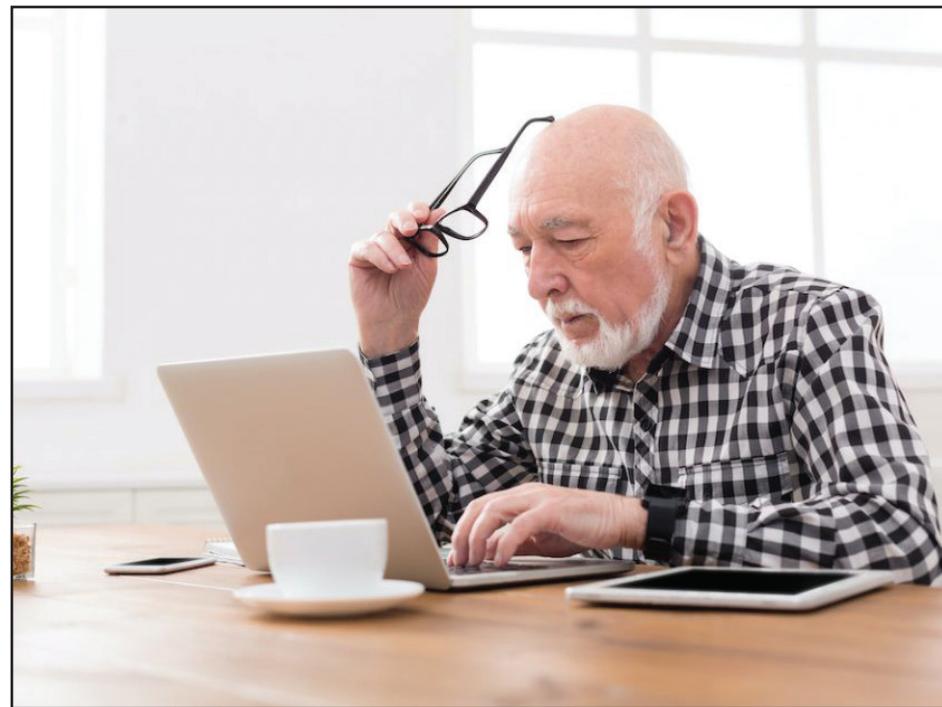
“Misinformation is always heightened when there’s greater confusion. Particularly around Covid, there can be devastating impact if you get the wrong information,” said Jean Setzfand, senior vice president of programs at AARP, the advocacy group for older people.

However, online webinars, classes and videos to teach older adults about misinformation are popping up, from “MediaWise for Seniors,” a program designed by AARP and the media nonprofit Poynter Institute, to “How to Spot Fake News,” a free class from Senior Planet, part of the nonprofit Older Adults Technology Services. Here’s a description of each.

Senior Planet’s ‘How to Spot Fake News’

Senior Planet’s one-hour online session gives an overview of different kinds of misinformation circulating on the internet, including manipulated “deep fake” videos, false advertising and fabricated news. Available on Zoom, the workshop also discusses confirmation bias, recognizing satire and the concept that opinions that differ from your own do not automatically constitute “fake news.” The schedule of classes

is posted about a week ahead of time on Senior Planet’s website. Registration is not required. Senior Planet classes are small



enough to ask questions. At an online session last month, one participant asked what “trending” on the Yahoo! News site means. “Does it mean more people are reading it, or that it is more truthful?” she asked. (The instructor clarified that it means the former.)

Simple tips like this can go a long way. Some participants in Senior Planet’s first class in February were not aware that misinformation is so pervasive: One woman had received a text that falsely claimed that Covid-19 could be detected by holding one’s breath; she then forwarded the message. “She saw firsthand that she could not redact what she shared once she had passed it along,” said Bre Clark, a program manager who taught the

class.

Other suggestions for spotting misinformation and avoiding sharing it include evaluating

whether news is from a known media outlet; noting the publication date, who wrote the content and whether the author is reputable; checking if a website has a .gov, .edu, .org or .com suffix; and determining if a website is selling a product. Participants also learn about fact-checking websites like **Snopes.com**, **FactCheck.org** and **Politifact.com**.

MediaWise for Seniors

This program from Poynter and AARP consists of online seminars, classes and public service announcements with practical tips. It began earlier this month with a 30-minute webinar and a virtual town hall hosted by Dr. Sanjay Gupta, the chief medical correspondent for CNN. According to the organization, about 41,000

people signed up for that first session. AARP posts future online events on its website.

Tips mentioned in the town hall included weighing whether content is well sourced, reading more than just the headlines, reading information from more than one source and considering “whether those sources provide good citations and reasoning,” said Dr. Gupta in the town hall.

In the webinar, Ms. Setzfand highlighted how social media uses emotional triggers like anger or fear to influence or take advantage of people. She recommended taking a beat and holding off on sharing or commenting: “Before you act, pause and do a little fact-checking.”

The program also teaches foundational concepts such as how social media algorithms and search engines work.

In its guidelines about Covid-19 information, Poynter recommends being wary of sensational headlines, which are a sign of low-quality clickbait stories; searching online for unfamiliar authors to check their background; following hyperlinks to verify official sources; and understanding context.

MediaWise for Seniors will offer a free four-part online course from Sept. 24 to Oct. 15.

This article is courtesy of the NY Times and Amy Yee

Link: www.nytimes.com/2020/08/22/at-home/recognize-misinformation-internet.html



Monday
September 7, 2020

PUZZLES Types of Transportation

ANSWERS ON PAGE 9



California Burger Wraps

Ingredients

- 1-pound lean ground beef (90% lean)
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 8 Bibb lettuce leaves
- 1/3 cup crumbled feta cheese
- 2 tablespoons Miracle Whip Light
- 1/2 medium ripe avocado, peeled and cut into 8 slices
- 1/4 cup chopped red onion
- Chopped cherry tomatoes, optional

Directions

- In a large bowl, combine beef, salt and pepper, mixing lightly but thoroughly. Shape into eight 1/2-in.-thick patties.
- Grill burgers, covered, over medium heat or broil 3-4 in. from heat until a thermometer reads 160°, 3-4 minutes on each side. Place burgers in lettuce leaves. Combine feta and Miracle Whip; spread over burgers. Top with avocado, red onion and if desired, tomatoes.

Pro Tip:

- Try this recipe with lean ground turkey or ground bison for a different twist.
- Use radicchio instead of Bibb lettuce for extra crunch.
- You can substitute mayonnaise and a pinch of sugar if you don't have Miracle Whip on hand.



WORD LIST

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|-------------------|------------------|-----------|
| AMBULANCE | HOT AIR BALLOON | STEAMSHIP |
| AIRPLANE | HOVERCRAFT | SUBMARINE |
| AUTOMOBILE | JEEP | SUBWAY |
| BICYCLE | JET | SUV |
| BLIMP | KAYAK | TANK |
| BOAT | LIMOUSINE | TAXI |
| CAMEL | LOCOMOTIVE | TRACTOR |
| CANOE | MOPED | TRAIN |
| CARRIAGE | MOTORCYCLE | TRICYCLE |
| CHARIOT | OCEANLINER | TROLLEY |
| DOGSLED | PADDLEWHEEL BOAT | TRUCK |
| DOUBLE DECKER BUS | RAFT | TUGBOAT |
| FERRY | SLEIGH | UNICYCLE |
| GLIDER | SNOWMOBILE | VAN |
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| HORSEBACK | SPEED BOAT | YAWL |
| | STAGECOACH | ZEPPELIN |

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WEBSITE: WWW.CALRETIREES.ORG



To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

Things have slowed down some in the last month or so regarding Health Benefits, after new rates were adopted for 2021 in July. There was no CalPERS Pension and Health Benefits Committee meeting in August and the next one won't occur until September 15. CalPERS did hold a virtual Stakeholders Briefing on August 13. I attended, as did CSR President Tim Behrens and other Board members.

At Stakeholders there was a brief statement given regarding the biggest news at CalPERS – the resignation of Chief Investment Officer, Ben Meng, under circumstances related, in part, to his failure to accurately complete his Form 700s (Financial Disclosure). An FPPC investigation

is underway regarding that, but very little information has been provided to the Board or stakeholders. Betty Yee, State Controller, has asked for a special board meeting to further discuss the issues surrounding his departure, but thus far it has not been granted by Chairman Henry Jones. The Investment Office does not directly affect our Health Benefits, but does guide how Health Trust Fund and Long Term Care Fund monies are invested. Also, at Stakeholders CalPERS Director of Health Benefits gave an update on the status of the Long-Term Care Program. He informed us that at the September 14 PHBC they will present LTC strategy and options for the Board's consideration. They will include a premium increase, methods to mitigate the amount of the increase, benefit design changes being considered, and changes in asset allocation. Asset allocation refers to how CalPERS invests its current assets in the LTC Fund, which is one option for increasing the fund other than by increased premiums. Currently assets are invested heavily in Fixed Income instruments which are low risk but usually lower yield. Ironically, in the last years Report on Returns, Fixed Income was the highest of

all investments, beating out public stocks, real estate, and private equity.

We were also reminded Open Enrollment begins September 21 and ends October 16, 2020. CalPERS has posted the latest Health Plan Summary which can be found by logging into my.calpers.ca.gov. This information is useful as a starting point if you are considering changing health plans during Open Enrollment. For those who don't have or use a computer, you may already be on a mailing list to receive notice of Open Enrollment and your Health Plan Summary. If not, you may request such mailing by contacting CalPERS at **888-225-7377**. Most retirees choose to remain with the same plan, but if premiums have increased more than you can afford, or if a carrier has left a geographic area, or if a new plan becomes available to you with better prices or coverage, you may opt to change.

Dental and vision plan coverage changes can also be made during Open Enrollment. CalHR oversees those benefits. Joe Reynoso, a member of our HBC, is our specialist with dental and vision. He has learned from his contact at CalHR that there will be no

changes in premiums for any dental or vision plans for 2021. Good news!

I previously reported that the 5-year contract for Pharmacy Benefit Manager services currently awarded to OptumRx, will expire at the end of 2021. There is a possibility that CalPERS may choose to extend the contract due to the challenges COVID-19 is creating for staff. We may learn more at the September PHBC. I anticipate a one-year extension, but we will see.

As I've also reported, OptumRx has made significant improvements over their initial poor start. I have received very few member complaints over the last 2 years. Any member who does run into problems with prescriptions, denials, cost increases you feel are unjustified, I suggest you first contact your PBM. Their phone will be on the back of your health plan card. If your questions or concerns aren't addressed you can also contact CalPERS customer service with your complaint. And, of course, I am always available for assistance if needed. You may reach me by emailing csrinfo@calretirees.org and ask staff to forward your information. I hope you all stay safe and well during these trying times.

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NEWS

Safety Tips for Older Adults from the National Fire Protection Association

Knowing what to do in the event of a fire is particularly important for older adults. At age 65, people are twice as likely to be killed or injured by fires compared to the population at large. And with our numbers growing every year - in the United States and Canada, adults age 65 and older make up about 12 percent of the population - it's essential to take the necessary steps to stay safe.

Safety tips

To increase fire safety for older adults, NFPA offers the following guidelines:

Keep it Low

If you don't live in an apartment building, consider sleeping in a room on the ground floor in order to make emergency escape easier. Make sure that smoke alarms are installed in every sleeping room and outside any sleeping areas. Have a telephone installed where

you sleep in case of emergency. When looking for an apartment or high-rise home, look for one with an automatic sprinkler system. Sprinklers can extinguish a home fire in less time that it takes for the fire department to arrive.

Sound the Alarm

The majority of fatal fires occur when people are sleeping, and because smoke can put you into a deeper sleep rather than waking you, it's important to have a mechanical early warning of a fire to ensure that you wake up. If anyone in your household is deaf or if your own hearing is diminished, consider installing a smoke alarm that uses a flashing light or vibration to alert you to a fire emergency.

Do the Drill

Conduct your own, or participate in, regular fire drills to make sure you know what to do in the event

of a home fire. If you or someone you live with cannot escape alone, designate a member of the household to assist, and decide on backups in case the designee isn't home. Fire drills are also a good opportunity to make sure that everyone is able to hear and respond to smoke alarms.

Open Up

Make sure that you are able to open all doors and windows in your home. Locks and pins should open easily from inside. (Some apartment and high-rise buildings have windows designed not to open.) If you have security bars on doors or windows, they should have emergency release devices inside so that they can be opened easily. These devices won't compromise your safety, but they will enable you to open the window from inside in the event of a fire. Check to be sure that

windows haven't been sealed shut with paint or nailed shut; if they have, arrange for someone to break the seals all around your home or remove the nails.

Stay Connected

Keep a telephone nearby, along with emergency phone numbers so that you can communicate with emergency personnel if you're trapped in your room by fire or smoke.

This article is courtesy of the National Fire Protection Association.

Link: www.nfpa.org/Public-Education/Fire-causes-and-risks/Specific-groups-at-risk/Older-adults



SAVVY SENIOR

Should Seniors Consider a Reverse Mortgage Now?



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

Dear Savvy Senior,
What can you tell me about reverse mortgages? The coronavirus damage to my retirement account has me considering it but want to make sure I know what I'm getting into.

Cash-Strapped Senior

Dear Cash-Strapped,
Massive job losses, a volatile stock market and low interest rates caused by the coronavirus pandemic has caused many cash-strapped retirees to consider a reverse mortgage. But there's a lot to consider to be sure it's a good option for you now.

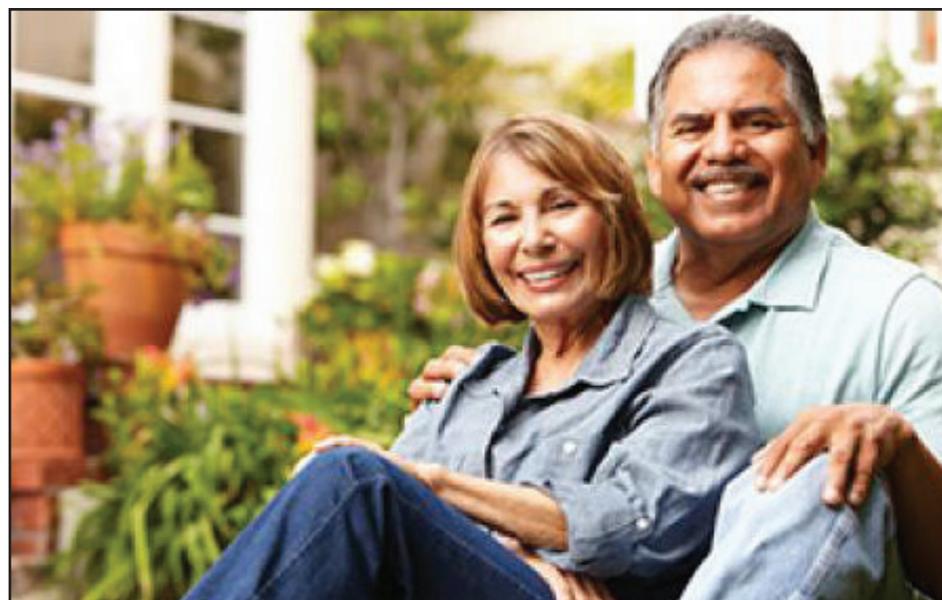
Let's start with the basics.

A reverse mortgage is a unique type of loan that allows older homeowners to borrow money against the equity in their house (or condo) that doesn't have to be repaid until the homeowner dies, sells the house or moves out for at least 12 months. At that point, you or your heirs will have to pay back the loan plus accrued interest and fees, but you will never owe more than the value of your home.

It's also important to understand that with a reverse mortgage, you, not the bank, own the house, so you're still required to pay your property taxes and homeowners insurance. Not paying them can result in foreclosure.

To be eligible, you must be 62 years of age or older, own your

own home (or owe only a small balance) and currently be living there. You will also need to undergo a financial assessment to



determine whether you can afford to continue paying your property taxes and insurance. Depending on your financial situation, you may be required to put part of your loan into an escrow account to pay future bills. If the financial assessment finds that you cannot pay your insurance and taxes and have enough cash left to live on, you'll be denied.

Loan Details

Around 95 percent of all reverse mortgages offered are Home Equity Conversion Mortgages (HECM), which are FHA insured and offered through private mortgage lenders and banks. HECM's also have home value limits that vary by county but

cannot exceed \$765,600.

How much you can actually get through a reverse mortgage depends on your age (the older you

are the more you can get), your home's value and the prevailing interest rates. Generally, most people can borrow somewhere between 50 and 60 percent of the home's value. To estimate how much you can borrow, use the reverse mortgage calculator at ReverseMortgage.org.

To receive your money, you can opt for a lump sum, a line of credit, regular monthly checks or a combination of these.

But be aware the reverse mortgages aren't cheap. HECM loans require a 2 percent upfront mortgage insurance payment, plus an additional 0.5 percent annual charge, on top of origination costs and lenders' fees. Any amount you

borrow, including these fees and insurance, accrues interest, which means your debt grows over time. To learn more, read the National Council on Aging's online booklet "Use Your Home to Stay at Home" at NCOA.org/home-equity.

Also note that because reverse mortgages are complex loans, all borrowers are required to get counseling through a HUD approved independent counseling agency before taking one out. Most agencies charge between \$125 and \$250. To locate one near you, visit Go.usa.gov/v2H, or call 800-569-4287.

Other Options

If you have a short-term need for cash, there are other options you should look into. For example, many low-income seniors don't realize they qualify for the earned income tax credit, a refundable tax break that can put cash in your pocket. You also could use BenefitsCheckUp.org to search for financial assistant programs you may be eligible for.

Another possibility is a regular home equity loan or line of credit. This type of borrowing requires you to make payments, and lenders can freeze or lower limits on lines of credit, but the borrowing costs are much lower.

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

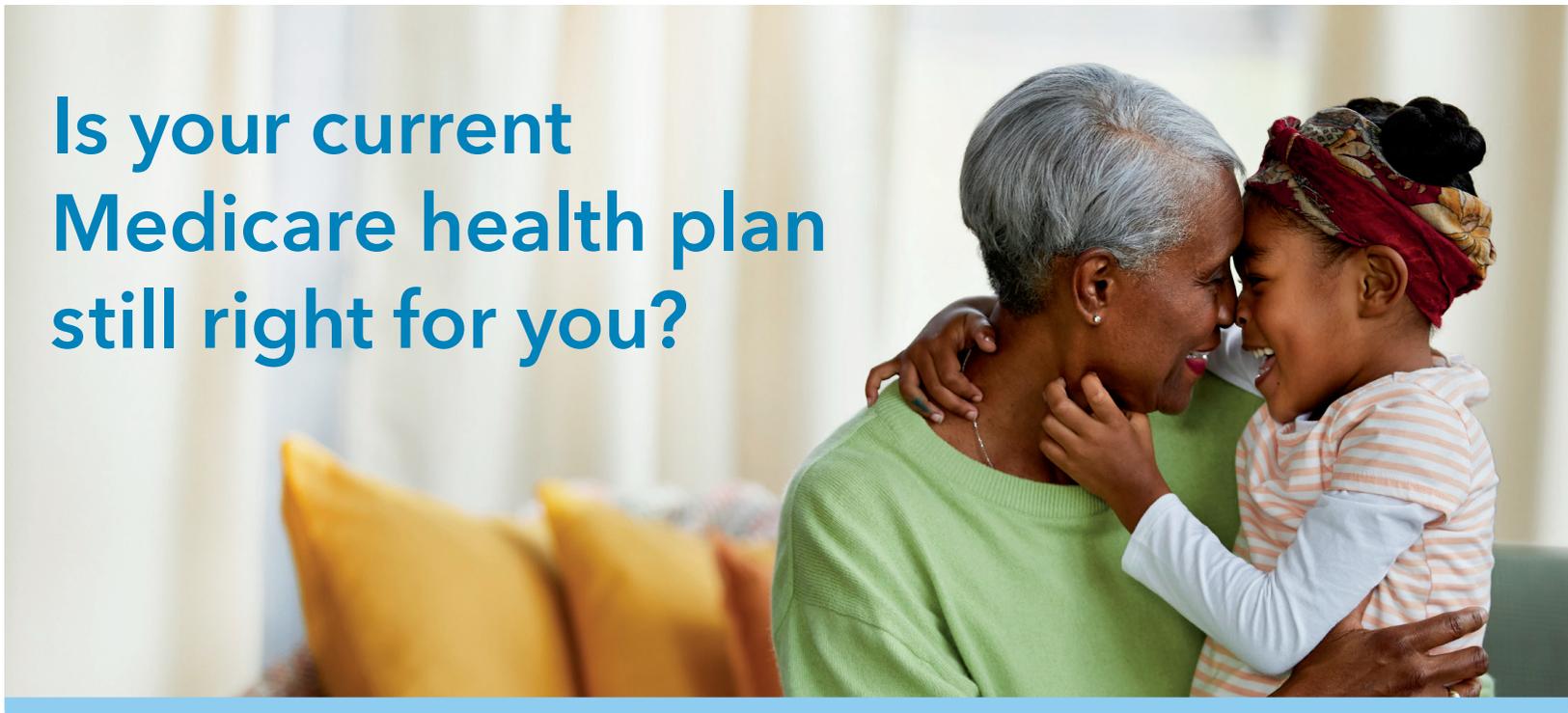
SIGN UP FOR THE CSR E-NEWSLETTER AND UPDATE US IF YOU HAVE MOVED

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



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

Is your current Medicare health plan still right for you?



Open enrollment is September 21 through October 16, 2020. CalPERS retirees, see what you get with a Kaiser Permanente Medicare health plan.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all 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).²

2021 benefit highlights



Rides to and from your doctor visits at no cost³



Meals delivered to your home after a hospital stay at no cost⁴



To learn more and find out how to enroll, call us 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](https://www.kp.org/calpers).

1. When appropriate and available. **2.** Every year, Medicare evaluates plans based on a 5-star rating system. **3.** If you have a medical emergency, call **911**. **4.** Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility.

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 FROM CALPERS

Frequently Asked Questions About The 2020-2021 Flu Season

While we are in a pandemic with COVID-19, it is important to remember influenza (flu) sends thousands of people to the hospital each year. With flu season approaching, it is more crucial than ever to protect yourself and your family by getting immunized. This year, there is broader concern that outbreaks of COVID-19 and influenza will be simultaneously competing for scarce health care resources this fall. That is why health experts recommend everyone who is able to get a flu shot.

Will new flu viruses circulate this season?

Flu viruses are constantly changing so it's not unusual for new flu viruses to appear each year. Information about how flu viruses change is available from the Centers for Disease Control (CDC).

What flu vaccine options are recommended for the 2020-2021 season?

The vaccine options this season include:

- * Standard dose flu shots.
- * High-dose shots for people 65 years and older.
- * Shots made with adjuvant, which is a standard-dose, three-component (trivalent) inactivated flu vaccine for people 65 years and older.
- * Shots made with virus grown in cell culture. No eggs are involved

in the production of this vaccine.

* Shots made using a vaccine production technology, a recombinant vaccine, that do not require having a candidate vaccine virus sample to produce.

* Live attenuated influenza shot, a vaccine made with attenuated (weakened) live virus that is given by nasal spray.

Do we need to get a flu vaccine earlier this year?

Getting vaccinated in August is too early, especially for older

likely need to change due to the COVID-19 pandemic. The CDC is working with health care providers and state and local health departments to develop contingency plans on how to vaccinate people against flu without increasing their risk of exposure to respiratory germs, like the virus that causes COVID-19. Local pharmacies will be offering flu shots this fall. For more information on where you can get a flu vaccine near you, visit www.vaccines.gov.

Can I have the flu and COVID-19 at the same time?

Yes. It is possible to have the flu (as well as other respiratory illnesses) and COVID-19 at the same time. Experts are still studying how common this could be.

Will a flu vaccine protect me against COVID-19?

The flu vaccine will not protect you against COVID-19; however, flu vaccination has other important benefits such as reducing the risk of flu illness, hospitalization, and death. And getting your flu vaccine this fall will help conserve scarce health care resources.

How are CalPERS health plans preparing for flu season?

There is a significant amount of preparation being done by our health plans and medical groups for the fall and winter months. There has already been a remarkable level of adaptability and innovation to make sure that the upcoming cold and flu season does not amplify the effects of the pandemic. This includes conducting flu clinics in a reimagined way—outside, if possible, and socially distanced. Health plans will be starting their vaccine efforts in September and conducting significant outreach to members over the next couple of months.

Source: CDC website; Clinical Questions about COVID-19



people, because of the likelihood of reduced protection against flu infection later in the flu season. September and October are good times to get vaccinated according to the CDC. However, as long as flu viruses are circulating, vaccination should continue, even into January or later.

Will there be changes in how and where the flu vaccine is given this fall and winter?

It's very likely. How and where people get a flu vaccine will

[vaccines.gov](http://www.vaccines.gov).

Flu and COVID-19 Will there be flu along with COVID-19 in the fall and winter?

The CDC believes it's likely that flu viruses and the virus that causes COVID-19 will both be spreading in the fall and winter. Most health experts agree that getting a flu vaccine will be more important than ever. The CDC recommends that all people ages six months and older get a yearly flu shot.

Protect the Ones You Love: Designate your CalPERS Power of Attorney

Who will handle your retirement affairs when you can't? Would your family members know what retirement and survivor benefit decisions to make if you became incapacitated or unable to conduct your retirement business?

Questions like these are the reason it's important to have a power of attorney on file with us. A CalPERS Special Power of Attorney allows you to choose a representative, known as your attorney-in-fact, to conduct your retirement affairs.

Remember, not all power of attorney forms are the same—the CalPERS Special Power of Attorney form (PDF) is specifically designed for our members and beneficiaries to use for CalPERS retirement issues. You may already have a power of attorney set up through another source; however, it may not address your CalPERS retirement benefits.

To learn more and find frequently asked questions, visit www.calpers.ca.gov/powerofattorney or read our publication CalPERS Special Power of Attorney (PUB 30) (PDF). You can also call us at **888 CalPERS** (or **888-225-7377**) if you have questions.



CALIF^{OR}NIA 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