

REMCOAI 7th Annual Business Meeting Minutes

Steve Pettee Workshop Presentation – 10:45 AM

REMCO Luncheon follows Business Meeting

Tuesday, September 13, 2022

10:45 – 11:20 AM – President Jackie Walther-Parnell introduced Steve Pettee, after the microphone issues had been resolved, had come to a meeting before COVID with the resources to provide additional benefits beyond those offered by Merced County. Steve stated that he wasn't a Crest salesman although he had samples of toothbrushes and toothpaste as well as microfiber cleaning cloths for those \$300 prescription glasses to minimize scratches at the side table for the members after he completed his presentation. The booklets containing supplemental plans offered to REMCO members would be in the mail very soon for the open enrollment period beginning October 15, 2022. President Jackie Walther-Parnell provided first-hand information on the dental PPO plan by Ameritas for implants as she took advantage of the additional benefit plan last year knowing she would need multiple implants in the future. She shared that the monthly premium was \$49.95 for the plan that had covered about \$2,000 of her dental expenses as the County dental plan would cover removing a tooth but not the crown or implant to replace the missing tooth. Steve reported an additional 700 providers were being added to the dental plan and that there is a Dental HMO by Cigna with a lower premium if you were switching dentists to one in the Cigna Dental Care Access. Other insurance plans discussed were an additional VSP plan if you needed a second pair of prescription glasses as the County was already a member of a VSP plan; Personal Accident insurance policy to protect one's loved ones if a member is seriously injured or killed in an accident with a death benefit of \$100,000 or more. If two people are on the same plan, the first to die would receive 100% of coverage, and the 2nd person who died in the same accident would receive 50% of the coverage; 67% of people have insurance for their pets. Pet Insurance by Nationwide is a PPO, or Pet Care by United Pet Care (UPC) offers instant savings of 20%-50% for services which may require a new vet for your pet; Worldwide Emergency Assistance Plus plan with an annual membership premium for Medical Evacuation, Medical Assistance, Transportation home for vehicle returned back home, Assistance for Companions, and Vital Travel Assistance; ID Shield plan as seniors are targeted by hackers will monitor TransUnion credit reports and report when your information appears on a credit check; Life Insurance for those under age 76 to qualify for coverage up to age 84; Legal Shield for legal issues with a \$15 monthly premium for standard will, letters and phone calls on your behalf, advice or IRS Audit Legal Services; Travel Guard for trip specific cancellations of trips; and Amplifon Hearing offers REMCO members and their families a free hearing aid discount program by calling Amplifon at 877-846-7075, let them know you are a REMCO member and a Patient Care Advocate will assist you. Steve Pettee provided 3 \$50 gift cards for 3 members attending the meeting.

11:40 AM

President Jackie Walther-Parnell called the meeting to order, followed by the Pledge of Allegiance and a moment of Silence for REMCO members lost, First Responders, the Government and for Great Britain at this time. President Walther-Parnell introduced the Head Table: herself, Secretary LaVon Justice, Treasurer Lola Barnett, Director Mike Harris, Vice President Scott Johnston, Director Bernadette Castaneda and Director Barbara Carbonaro whose term is up and she has decided not to continue to serve and we are very thankful for her service; guests Darlene Ingersoll, Mai Yang, Amy Gonzales and Sarah Baker. President Walther-Parnell noted that John Carlisle is Past President as Treasurer Lola Barnett couldn't be Past President and Treasurer at the same time. Lola gave notice that she would be stepping down as Treasurer next year in September and

she would become Past President at that time. President Walther-Parnell reported that the Suggestion Box was on the Head Table for members to submit suggestions on trips, speakers, events or activities that interest the members as REMCO is their organization. She provided a reminder that there are door prizes and to purchase tickets before the drawing.

President Walther-Parnell reported that the Retired Employees of Merced County, Association Inc. Facebook page now has 166 members, and brought the members attention to a phone on a tripod in the middle of the room, stating that Director Mike Harris was filming this meeting on Facebook Live, which will remain on the Facebook Page for 30 days from event date.

President Walther-Parnell thanked Director Mike Harris who had worked with The Addressers, the new vendor for processing the Newsletter, and even though some of the material was late to post in the draft Newsletter, the Newsletters were delivered to most members by August 25, 2022 so members had sufficient time to submit reservation information for 91 reservations before the reservation deadline.

President Walther-Parnell reported that no nominations for Directors were received by the deadline of July 19, 2022 for the 4 vacancies for Directors so no elections were held. A request for volunteers was posted on the Facebook page and in the Newsletter. Four volunteers posted their interest to be a Director on the Facebook page, and one other was considering becoming a Director. President Walther-Parnell reported to the members that Directors can have committees to assist the Director or fill in if the Director is unavailable to provide a report. The Director is considered the Chair of whatever activities they are handling. She noted that she has been monitoring the REMCO Website in conjunction with IMedia, who does the posting and updating of the website. Due to surgeries and other health issues, she was unable to keep up with all the changes and updating the posts on the website. REMCO has 6 Directors, two positions are filled by Directors Bernedette Castaneda and Mike Harris. The Board of Directors will meet on October 19, 2022 to discuss the item of new Directors.

Discussion was held that the Newsletter did not list recent deaths. President Walther-Parnell reported that her article in the Newsletter noted that MercedCERA would no longer provide REMCO with that information, per their legal resources, as that information was a privacy issue. If a member knows of a death of another member, they could post that information on the Facebook page or inform an Officer of REMCO of that information. Treasurer Barnett stated she goes onto the Merced Sun Star digital newspaper and searches Legacy.com for information on obituaries.

President Walther-Parnell reported that the \$50 winner of the random draw of the Membership List for September is Mike Hogan of Los Banos. Winners do not need to be present to win as a letter will be sent to the winner with their check.

President Walther-Parnell reported that REMCO provides an up to \$500 charitable donation to local non-profits in December. Members need to submit their nomination's name, mission, goals and services, before the October 19, 2022 Board of Directors meeting for the Board to discuss and decide which local non-profit would receive this year's donation at the December 13, 2022 General meeting.

President Walther-Parnell reported that members can submit a REMCO member's name as Volunteer of the Year and provide their activities before the October 19, 2022 Board of Directors meeting to be part of the items discussed to receive recognition at the December 13, 2022 General Meeting.

President Walther-Parnell introduced guests from Merced County Human Resources, Benefit Analysts Amy Gonzales, Sarah Baker, and Mai Yang to discuss open enrollment changes for medical and dental plans. Amy Gonzales reported that dental plans are open for changes every three years and this is the year for dental changes. This is the last year for those on the low-cost medical plan to change to the Traditional medical plan during the open enrollment period of October 17–28, 2022, to be implemented January 1, 2023, as the Traditional plan, Anthem 200, will be frozen after this year's open enrollment. Also, for those retirees that move out of California, the Out-of-State Plan is the only medical plan available to them and if they later return to California, the low-cost plan will be the only plan available. Amy reported that they are available to answer questions at the Head Table, or by telephone calls, emails or to come to the office located on the 3rd Floor, Human Resources, to make changes to plans and to find out what information is needed to make those changes such as adding or removing dependents to medical and/or dental plans. When changes occur outside of open enrollment that needs to be reported within 31 days of a qualifying life event. Mai reported that the Delta Dental coverage remains the same, \$1,400 for non-Delta Dental dentists and \$1,500 for Delta Dental dentist as an 80/20 plan. Mai reported that if the coverage increased, then the premiums would increase. A survey had been completed years ago with the result that retirees did not want their premiums to increase. To consider a higher coverage amount, a new survey would need to be conducted next year to ensure that is the decision of the majority of retirees, and if that is the result, a broker would be contacted to consider options. The rates for 2023 have increased 8.7% across the board. Handouts were available at the Head Table.

President Walther-Parnell introduced Darlene Ingersoll, who reported that she serves the public as Registrar of Voters. Darlene stated she was happy to serve the public and to provide information of opportunities to participate in the general election, and wants to be considered an "interesting" person. She loves international travel, and has walked the Great Wall of China, walked to the top of the Eiffel Tower and traveled to the Forbidden City. She smiled because we are in Election Season, noted that elections are complex because they are put on by people. There are 13 voting centers that will open on October 29, 2022 with opportunities to be poll workers for interested people, and those with special skills, to be compensated for up to 4 days, three days before Election Day plus Election Day, or for Election Day which is a long day. This isn't about the money; it is about serving the public. Darlene reported she has applications for those interested, but if you aren't interested, then you know you have met an interesting person.

President Walther-Parnell reported it is that time of year to make an appointment with HICAP representatives at Area Agency on Aging on 23rd and P Streets to go over options for part D prescription plans to find the one best suited for your circumstances.

President Walther-Parnell provided the information on how the tables would be released when the Elks Kitchen staff notified that lunch was ready to be served and then asked for a motion and second to close the business meeting at 12:10 PM. * **M/S/P**