

September 10, 2024

Treasurer Richard St. Marie informed attendees No Workshop at 10:30 AM: Stephen Pettee, an affiliate of CRCEA had planned to speak on additional benefits available to REMCO members, however there was a scheduling conflict and he was unable to attend today. Treasurer St. Marie noted that the business meeting would begin at 11:30 AM and attendees could get tickets from Jim Pacheco, chat, or view draw prizes in the meantime.

11:30 AM

Treasurer Richard St. Marie called meeting to order at 11:30 AM, followed by the Pledge of Allegiance, and observed a moment of silence for the Military, Public Safety personnel and for REMCO members who have passed. Treasurer St. Marie introduced the Head table starting with himself, Secretary LaVon Justice, Director Gloria Cortez Keene who said she would always keep Cortez, Guest Frank Quintero, City of Merced Development Director, Guests from MercedCERA Nikki Barraza and Patrick Armendarez and Guests Mai Yang and Amy Gonzales from Human Resources.

Treasurer St. Marie introduced Pat Scoville, Past President of Senior Inc., Vice President Sharon Trejo of Senior Inc. and Bernedette Castaneda Vice President of AARP Merced Chapter to inform retirees of the current news about the Senior Center and offering petitions to support City Council to re-home buildings.

Pat Scoville provided history of the Merced Senior Community Center: began as Senior Social Club in 1953, became a 501(c)(3) charitable organization for over 30 years, included AARP #282 in 1972, changed to Merced Senior Citizens Inc. in 1984; Phase 1 Building opened at 755 W. 15 Street in 1994, \$1.7 million total cost, with \$550,000 fundraised by Merced Senior Community Center, Inc. Phase 2 opened in 2001, \$600,000 Total cost, with \$200,000 fundraised by Merced Senior Community Center, Inc. In exchange for \$750,000 funds gifted to the City for the Center, the Use Agreement stipulates that the City owns and maintains the building, equipment and landscaping; City covers all utility costs and custodial services; City does not charge Merced Senior Citizens, Inc. (MSCI) for the use of the building from 8:00 AM – 5:00 PM, Monday through Friday. The City may rent the building evenings and weekends to generate funds to offset costs. Bottom line: without a city building and the Use agreement the MSCI cannot afford to exist.

Vice President Sharon Trejo provided that there are many programs daily (mat Yoga, Monday Bridge, beginner line dancing, Chair Yoga, Wood carvers, Bingo-cize, Writers Group, Pinochle and other games, Food Smarts for Fall, Belly Dancing for Fitness, Matter of Balance, Senior Social with Bingo every Friday, Rummage Sale, and Sunday Dance 1:15 – 5:00 PM (\$8 entry fee). Activities are free at the Center; some teachers may request a stipend for a class but is not required. The Center has received a Notice of Purchase for the McCombs Youth Center and the Senior Center for the Spring of 2026. Petitions are discretionary when sold, stakeholders are included, looking for a building that would be a seamless transaction, no break in services for the Community to keep the programs and events active, such as the Friday dance, home farmers bringing in overload of produce or adult Diapers, or other items, which are placed on a table for the Community to take what they need.

Director Gloria Keene noted that she had been part of the fundraising for the McCombs Youth Center and Merced Senior Citizens, Inc. who's services are much needed for the seniors of Merced County. Director Keene reported that she provides the speakers for the REMCO meetings and if the members would like a specific subject, please come to her and she would set up a speaker. Director Keene introduced a longtime friend, Frank Quintero, City of Merced Development Director, who could provide information on what is happening in Merced County, and to find useful buildings.

Frank Quintero reported the High-Speed Rail project began in 2005, whose plans were revised 2010- 2011- 2012 for the Merced Station, has worked 34 years on redevelopment projects of Parks overall through Merced County and attracting new businesses. Frank reported that there will be three trains for Merced Station: Altamont ACE, High-Speed and Amtrak when they expect to run new services in 2030. The Merced Station will be a Multi-intermodal Transit Center (MITC). There will also be a transport project for Highway 59 on the Industrial side as well (16<sup>th</sup> and Cooper). These projects affect 15<sup>th</sup> – 16<sup>th</sup> Streets, M St, Gerard, and Chowchilla Y. Fresno is relocating land for businesses to expand when the High-Speed Rail is running. Member asked about Sierra Meadows: Frank said they will not be impacted. Member asked about the Merced Mall: Frank reported that Merced Mall is under new ownership and work on the mall is continuing. There should be visual progress soon. Evaluation for a new area for Barnes and Noble at Merced Mall is being considered, what their needs would be, such as a kitchen, large enough area and the timing. The Sears Building will house 8 businesses, including Burlington and PetCo. There are usable spaces/areas available but finding the right fit takes time. There is an area off of Kirby Road that the Fire Department would love to have for training. Frank noted that the Costco Gas Station would have to move around 2030 – 2035. The Bus will be coordinating with changes made for roads/streets. There will be signal lights at Yosemite and Lake Road. The members gave Frank a loud clapping of hands and asked if he could come back with updates. Director Keene said that could be planned for the future.

Treasurer St. Marie reminded members to make an appointment with Area Agency on Aging, 851 W. 23<sup>rd</sup> Street during open enrollment, October 15 – December 7<sup>th</sup>, 2024.

Treasurer St. Marie reported that REMCOAI Directors are voted in on even years: Nomination for Director Bernedette Castaneda received by the deadline. Members confirm the two-year term by saying Aye; 2<sup>nd</sup>, Pass/no Nays.

Treasurer St. Marie noted that 4 Directors positions were vacant. Several members had expressed interest in volunteering: they need to provide a short note to Secretary LaVon Justice by October 14<sup>th</sup>, 2024 at [lavon1047@sbcglobal.net](mailto:lavon1047@sbcglobal.net) for the next Board of Directors Meeting on October 15, 2024.

Treasurer St. Marie reported the winner of the \$50 Quarterly random draw of the REMCO Membership Report is Mary Womack. If not present, the winner will be mailed a congratulation letter and the \$50 gift card to their address.

Treasurer St. Marie reminded members that they need to submit a local non-profit charitable submission (name, mission, goals, services, brief write-up) for the up-to-\$500 REMCO charitable donation at the December 10, 2024 General Meeting to Bernedette Castaneda at [bcastaneda3217@comcast.net](mailto:bcastaneda3217@comcast.net) by November 15, 2024

Treasurer St. Marie reminded members that they need to submit a REMCO member as Volunteer of the Year, noting their activities in a brief write-up to Bernedette Castaneda at [bcastaneda3217@comcast.net](mailto:bcastaneda3217@comcast.net) by November 15, 2024 for recognition at the December 10, 2024 General Meeting.

Treasurer St. Marie Introduced Guest Speakers Nikki Barraza and Patrick Armendarez from MercedCERA.

Good afternoon, I'm Nikki Barraza, A Staff Services Analyst with Merced County Employees Retirement Association. I'm with Patrick Armendarez, a Support Services Analyst, with just a few updates for our members. For our Benefits Team, we are now a staff of 7: 1 Benefits Manager, 4 Analysts and 2 Support Analysts compared to only having 2 Analysts to service over 6,000 members, which is a big relief for Brenda and Sheri. We also have an entirely new Fiscal Unit, and is in the works of being rebuilt to better service our investment needs and create a better structure for checks and balances. That includes 1 Investment Deputy Director, 1 Fiscal Manager and 2 Accountants. Our previous Fiscal Manager left for another opportunity after 10 years with MercedCERA, so this was a great opportunity to build a better internal financial structure. And, from me, I'd like to remind the members to continue to update your beneficiary information, address information, or if you have a change in your bank information, please provide this information in a timely manner to avoid any delays with future payments. We have a few APD, beneficiary change forms as well as address change forms here up front if you would like to complete them here or take one to turn in later. Patrick Armendarez stepped up to the dais and introduced himself and reported that he had the Quarter -2 -2024 for the Tiers which are Active Members: Tier 1 - 26; Tier 2 – 613; Tier 3 – 53; Tier 4 – 1,615 for a Total of 2,307 Active Members. Retired Members: Tier 1 -1734; Tier 2 – 829; Tier 3 -12 for a Total of 2,605 Retired Members. Deferred Members: Tier 1 – 36; Tier 2 – 490; Tier 3 – 48; Tier 4 – 801 for a Total of 1,375 Deferred Members. The Safety grand total is 903 and the General grand total is 5,384 for the Member grand total of 6,287. The new building is coming along at 19<sup>th</sup> Street and N Street. We hope it will be finished within the next several months. Kristie Santos is leaving in April 2025 and we wish her the best.

Treasurer St. Marie introduced Guests from Merced County Human Resources, Amy Gonzales and Mai Yang. Amy came to the Dias to report that members with Delta Dental PPO Dentists, the coverage is \$1,700 per person each calendar year. Non-Delta Dental Dentists coverage is \$1,600 per person each calendar year. Benefits and Covered Services for Diagnostic and preventive services, (exams, cleanings and x-rays) are covered 100% with a Delta Dental PPO Dentist and 80% covered with a non-PPO Dentist for Diagnostic and Preventive services (D & P). Basic Services (fillings, posterior composite restorations, sealants) Oral Surgery covered under Basic Services, Endodontics (Root Canals) covered under Basic Services, Periodontics (Gum treatment) covered under Basic Services, Major Services, (Crowns, inlays, on-lays, and cast restorations), Prosthodontic Benefits (Bridges and Dentures), TMJ Benefits all covered at 80% for Delta Dental PPO Dentists and non-PPO dentists. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees. Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill. Find a PPO dentist at [deltadentalins.com](http://deltadentalins.com). The Retiree Dental plan changes

for 2025 are the dental premium will remain the same, however, the Out-of-Network Diagnostic and Preventive (Exams, Cleanings, and X-rays) coverage will increase from 80% to 90%.

Amy reported if Under 65 Retirees are considering changes to their Retiree Medical plan, October 1 – 31, 2024 is the open enrollment period for changes such as adding eligible dependents or removing dependents from your medical plan, which will become effective January 1, 2025. This year is Open Enrollment for Medical only. Merced County has Medical Open Enrollment annually and Dental Open Enrollment once every three years. Dental Open Enrollment will be in October, 2025. Open enrollment for prescription drugs is October 15 to December 7, 2024 to be effective January 1, 2025. VSP enrollment will be mailed out in October. The change for 2025 is the Anthem 200 plan (Traditional Medical Plan) will be eliminated as of January 1, 2025 due to premiums continuing to increase to unaffordable levels and have now become unsustainable. Members in the Anthem 200 plan will remain in the plan through December 31, 2024, and will automatically be moved to the Anthem 500 plan on January 1, 2025. Retirees who are moving from the 200 Plan to the Anthem 500 plan on January 1, 2025 will receive new Anthem ID cards by January 1, 2025. Retirees, continue using your Express Scripts ID Card for pharmacy services.

Mai Yang reported that those members who are turning 65 have a seven- month enrollment period: Three months before your 65<sup>th</sup> birthday, the month of your birthday, and the three months after your birthday, which give members time to decide if they chose original Medicare or chose a Medicare Advantage plan. The general Medicare enrollment and the Medicare Advantage enrollment is January 1 – through March 31, 2025. The general enrollment allows members that did not enroll when they were first eligible to enroll in Part A and B. The Medicare Advantage open enrollment allows members to make changes such as going to original Medicare or to a different Medicare Advantage plan that would be a better fit. Or if the member wants to change to Anthem 500 before turning 65. Retirees that live outside of California are enrolled in the Anthem Blue Card PPO Out of State Plan (OOS). Retirees that move back to California will automatically be moved to the Anthem 500 Plan.

A member asked if UnitedHealthcare would be available if the member moved out of State? The response was reach out to UnitedHealthcare to find out if there are states that they are not active in. Mai reminded the newsletter is out the last week of September and they are located on the 3<sup>rd</sup> Floor.

Treasurer St. Marie reported that the CRCEA Fall Conference November 3-6, 2024 in Walnut Creek and as Alternate, he would attend if President Lori Norman is unable to attend. He would report back to the Board of Directors next Board meeting.

As President Norman is not present, Cyndi Ramirez reminded members that Social Calendar REMCO is sponsoring an evening at Hunter Farms Pumpkin Patch on Wednesday October 16, 2024 for the members and your family. The Patch is open from 4 – 7:30 PM. REMCO will be providing pizza and drinks for all that attend. A ticket for the member is free. Tickets for your family will be offered at a reduced price of \$15 (Children under 30 inches tall are free – the child will be measured when they come in). Tickets must be purchased in advance and will only be good for that evening. Tickets can be purchased from Cyndi at the September meeting or by calling President Lori Norman at 209-769-5556 (text or call), accepting cash or checks. The tickets must be purchased no later than September 27<sup>th</sup>.

Treasurer St. Marie announced the next General Meeting is December 10,2024, so make your reservations early as we usually have a packed house.

There being no other business the meeting was closed \* at 11:55 AM – Motion made, 2<sup>nd</sup>, Passed