



THE INTERCOM

Newsletter of the California Retired
County Employees Association (CRCEA)
April 2019

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PRESIDENT'S MESSAGE

The calendar keeps getting shorter and shorter. It was just the start of 2019 and now we are entering spring-time. Spring breaks from school, whether it be grammar school, high school or college, seem to have already been completed and students are on the "downhill slide" of the academic year.

And, so it is with Spring, CRCEA is rapidly approaching time for the Spring Conference. By the time you receive this, most of you will be planning to travel to San Diego for the conference and with a little bit of luck, the weather will be accommodating to all of you visiting this fine location. Does that sound a bit biased? Well, I guess I have to admit it, I am. I've been in the county since 1961, starting work for

the County of San Diego in 1965. In spite of some bad weather periods, it's a whole lot better than the hot, muggy summers and snowy winters of New England where I grew up. So, I hope to see you here in San Diego, to not only enjoy the weather, but to participate, learn and share information of importance to each of you and your local association members.

The Executive Committee has continued to keep abreast of a number of items that have been going on across the state and across the nation. As matters come up, we share emails or phone calls, sometimes getting to some solution or preparing for the next meeting to have an in-depth discussion. I know I say it often, but you can be assured that we have not ignored anything that might touch on the myriad issues that may impact retirees.

There will be a proposal for a by-laws change that would stagger the terms of the officers on the Executive Committee. While it probably

wouldn't happen, it was possible that all four officers (President, Vice-President, Secretary, Treasurer) could be replaced in one swoop. The newly elected officers would then be left without any transition information or person to help guide them into the new task. The proposal would elect the President and Treasurer in even numbered years and the Vice-President and the Secretary would be elected in odd numbered years. The term of office would stay the same at two years. This proposal has been sent to the By-Laws Chair and his committee for review and possible action.

The California Legislature is at the beginning of its new session for the start of a new two-year session. With both the Senate and the Assembly with a "super-majority", we will be watching carefully legislation and what might impact our County Employees Retirement Law (CERL) or other items impacting our retiree members. So far, there has not been anything detrimental to our systems or our members.

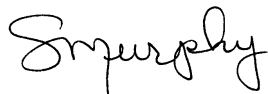
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Okay, cut and paste here: CRCEA continues to reach out for Affiliates. Those are businesses that provide services to retirees or otherwise support public employees and retirees that we can approach to be affiliates of CRCEA. All of our affiliates believe that they have something of benefit for your members, and the local associations will be looking at each of them to evaluate at the local level. You can check on the basic information on each at our website under the Affiliate tab. If you have a question on their service/product, do not hesitate to give them a call in order to see if that affiliate can be of benefit to your association. As always, if anyone has any idea or potential affiliate that would be of benefit to CRCEA and its members, give Mike Sloan, Carlos Gonzalez, or any Executive Committee member the information and we will follow up.

As I close, I look forward to what should be a very good conference. Those attending will see old friends, hear good information and have an opportunity to relax and enjoy meeting and talking with others striving for the same goal that each of us is trying to reach.

Until next time.....



SKIP MURPHY, President

CALPERS LONG-TERM CARE LAWSUIT UPDATE
by Mike Sloan, Contra Costa County Retired Employees Association

This is an update as to the current status of the class action lawsuit against CalPERS pertaining to its 85% premium increase for certain members who purchased Long-Term Care Insurance from CalPERS. As I previously advised, the trial is scheduled to begin on June 10, 2019, in the Los Angeles County Superior Court. The certified class will proceed to trial on their breach of contract claim against CalPERS for breaking its contractual promises to not target members who had purchased specific benefits such as Inflation Protection and/or Lifetime Benefits by increasing only their premiums.

The lead attorneys for the class are Michael Bidart of Shernoff Bidart Echeverria LLP, Gretchen Nelson of Nelson & Fraenkel LLP, and Stuart Talley of Kershaw Cook & Talley PC,.

This lawsuit was initially filed on August 6, 2013. Class members are those who purchased a CalPERS' LTC1 or LTC2 policy with the inflation protection benefit and/or life-

time benefits, and were California residents at the time the premium increase was announced in February 2013. In response, class members either paid the 85% increase, reduced their coverage and dropped the Inflation Protection and Lifetime Benefits to avoid the increase, or dropped their long-term coverage altogether. The only remedy for breach of contract is monetary damages.

Over the years, CalPERS has made numerous legal challenges to the claims made by the class. Most recently, CalPERS' effort to decertify the class was not only denied by the Los Angeles Superior Court judge overseeing the case, but also the California Court of Appeal on December 12, 2018 denied CalPERS' writ petition to challenge that ruling.

Starting in December, 2018, the attorneys for the class and CalPERS have been conducting depositions of designated experts. The experts hired by class counsel on behalf of the class have calculated the amount of damages caused to class members as being in excess of \$1 billion. However, CalPERS disputes the amount of damages claimed for those who paid the 85% increase, and disputes that members who reduced their coverage or dropped their

coverage suffered any damages whatsoever. Since a jury will evaluate the experts to make their decision of the amount of damages to award, there is no guarantee of any certain result.

The trial court has scheduled hearings on April 17 and 18, 2019 to address legal challenges to the scope of the expert testimony. Both sides will be filing their legal papers challenging the other side's experts on March 14, 2019. The trial court will decide whether any of the legal challenges to opinions should be granted or denied.

In advance of the trial, the trial court also scheduled a further Status Conference for May 21, 2019. A Trial Readiness Conference is scheduled for May 28, 2019.

VALUE
(author unknown)

A popular speaker started off a seminar by holding up a \$20 bill. A crowd of 200 had gathered to hear him speak. He asked, "Who would like this \$20 bill?"

200 hands went up.

He said, "I am going to give this \$20 to one of you, but first, let me do this." He crumpled the bill up. He then asked, "Who still wants it?"

All 200 hands were still raised.

"Well," he replied, "What if I do this?" Then he dropped the bill on the ground and stomped on it with his shoes. He picked it up, and showed it to the crowd. The bill was all crumpled and dirty. "Now who wants it?"

All the hands went up.

"My friends, I have just showed you a very important lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20. Many times in our lives, life crumples us and grinds us down. We make bad decisions, or deal with poor circumstances. We feel worthless. But, no matter what has happened, or what will happen, you will never lose your value. You are special – Don't ever forget that!

"Many fine things can be done in a day, if you don't always make that day tomorrow."

~author unknown

Do It NOW



CRCEA Spring 2019 Conference
April 14 - 17, 2019

Hosted by
Retired Employees of San Diego County
(RESDC)

HOPE TO SEE YOU THERE!



Member Extra is an approved Affiliate of CRCEA. CRCEA has recently approved the Emergency Assistance Plus (EA+) program. This is one of the benefits offered by Member Extra.

How Emergency Assistance Plus® (EA+®) Helps You Handle Travel Emergencies

The EA+ medical assistance program can help you to be prepared for an emergency while traveling.



EA+ automatically steps in to help you with more than 20 emergency and medical services ... to help you focus on your recovery and NOT on the costs (or even details like lining up second opinions or flying loved ones home).*

Plus, acting right away also helps lock in your Member bargain price. EA+ rates are currently as low as they can go. So when you activate EA+ right away, you're guaranteed the same low price for a FULL year.

**I already have medical insurance.
Why should I activate EA+, too?**

EA+ is NOT medical insurance. It's an important stop-gap between what your medical plan covers ... and emergency transportation expenses most health insurance plans NEVER pay.



For more information log on to
www.emergencyassistanceplus.com/crcea
or call toll-free 1-844-282-2347
today to speak with a representative.

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This is only an outline of the plan's features. Please read your EA+ Member Guide carefully to understand

**New 2019 Laws for California
Researched by Mike Sloan**

Each year the California legislature passes hundreds of new laws, and each year some of them just make you say “Hmmm.” This year is no different. The new laws range from controlling plastic straws to assigning a new sexual identification called “Non-Binary”. Here are just a few of the more interesting new laws.

TRAFFIC

A new law now requires car dealers to install paper plates on vehicles they sell, which can identify the vehicle and has an expiration date (I have seen these on the road recently). This is in lieu of the dealer logo plates they issue now. The law is intended to make it harder for drivers to evade bridge tolls, and it is a felony to counterfeit these plates.

Another law requires drivers convicted of drunk driving to install an interlock device (breathalyzer) on their vehicle before it will be returned to the owner.

Certain loud exhaust violations will no longer be just correctable. A violator can no longer avoid a fine by having the violation corrected.

Motorists passing a refuse collection vehicle that has amber lights flashing must move into an adjacent lane, if possible, and pass at a safe and “reasonable” speed.

It is now a felony for a motorist to strike a bicyclist in a bike lane and leave the scene.

Adults are now allowed to ride electric scooters without a helmet on streets limited to 35 mph.

Bay Area Regional Measure 3 has increased the tolls on all state bridges by \$1.00. Tolls will rise by another \$1.00 in 2022, and again in 2025.

Clean Air Vehicle stickers, which are green and white, are no longer valid. The only valid sticker (valid till 2022) now is red. As many as 220,000 vehicles will be affected by this change. In addition, all fully electric cars will now have purple stickers valid through 2023.

TRAFFIC CITATION BAIL AMOUNTS

(Information obtained from 2019 CA Courts Bail Schedule)

Not in possession of a driver’s license (previously a “fix it” ticket)	\$238
Driving on a suspended license	\$695
No evidence of current registration/No current tab	\$285
Not notifying the DMV of a change of address after 6 days	\$238
Driving without insurance	\$900
Failure to use turn signal	\$238
Red light violation	\$490

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Evade Toll Crossing	\$238
Failure to full stop at a stop sign	\$490
Crossing over a two solid yellow (or white) line	\$490
Turn violation, including U-Turn	\$350
Speeding (1-15 mph over the limit)	\$238
Speeding (16-25 mph over the limit)	\$490
Driving too slow	\$238
Passing a school bus with lights flashing	\$695
Disabled Parking Violation	\$1,105
Parking in, or blocking, Electric Vehicle Charging Station	\$490
Parking in bus zone	\$1,105
Driving without headlights (30 minutes after sundown)	\$238
No license plate light	\$197
No front license plate (when two are required)	\$197
Failure to wear seat belt	\$200
Children not wearing seat belts, or not in safety seat (if required)	\$599

MISCELLANEOUS

Full service restaurants will no longer give diners single use plastic straws unless they ask for them.

Local governments must cease cracking down on street vendors until the cities or counties implement a licensing system.

Local governments must develop reasonable regulations for people wishing to offer food which has been cooked in their home.

Minimum wage will increase from \$11 to \$12 for companies with more than 26 employees.

AB 1793 allows for the expungement of criminal records involving marijuana arrests. This law could affect as many as 200,000 people.

Cash bail has been replaced by a “risk assessment” system, which allows the court to decide who can get out of jail while awaiting trial. Most misdemeanants will be released without bail.

Stricter gun laws went into effect on January 1, and now a person must be 21 years old before being able to buy any type of gun. The law also requires persons applying for a concealed weapons permit to attend an eight hour live fire safety class and pass a shooting test. Beginning in 2020, anyone convicted of any domestic violence offense will be banned from owning a gun.

Effective July 1, doctors placed on probation for “ethical violations” must now inform their patients that they are on probation.

Secret settlements and non-disclosure agreements will no longer be allowed in sexual harassment settlements.

By the end of this year, all businesses with at least five or more workers must receive an hour of workplace sexual harassment training every six months.

Also, by the end of this year, all publicly held corporations, whose executive offices are located in California, must have a minimum of one female director on its board. By 2021, there must be two females on any board with five directors, and three with six or more directors.

All elections officials in California must now provide prepaid return envelopes when sending election materials in the mail (I really like this one).

One new law bans insurance companies from offering “bare bones” health insurance policies. This is California’s attempt to counteract court action which recently repealed some of the “Obamacare” insurance programs.

There is also another bill aimed at insurance companies, which requires them to reassess the value of homes in California every two years. This is intended to counteract of the problem for people with underinsured policies that were in effect at the time of the recent California fires.

All dogs, cats, and rabbits sold at a pet store must come from rescue shelters.

New rules now exist for determining who gets the family pet in a divorce.

Not sure if you are male or female? Now you can be identified as “non-binary”, and instead of using an M or F designation on your driver’s license, you will now be an X.

All California businesses, including agriculture, must provide a lactating mother a location to pump her breast milk, other than the restroom.

High school students may now wear “cultural adornments” during graduation ceremonies.

New electric garage door openers must now include a battery backup for power outages.

And, finally, and most important of all, the state legislature decided that surfing will now be the official state sport.



Shared by Mike Sloan

I've learned there are many people who are unaware of the current push for DMV to create a special interest license plate for the benefit of the California Police Memorial. DMV requires a minimum number of 7,500 signed interest petitions to authorize the issuance of a new special interest license plate. Currently this "Drive to Remember" fallen law enforcement officers has reached more than 90% of the required 7,500 goal, and there are less than six weeks remaining to collect the remainder of the interest petitions.

Officers who have sacrificed their lives in the line of duty deserve respect and recognition. By purchasing a specialized license plate, you can ensure the California Peace Officers' Memorial Foundation continues to receive the funds it needs to honor our fallen heroes and their families left behind.

Please consider going to the website and submit your name supporting the creation of this special interest plate. This is only to show support for the new plate and by submitting your name you are under no obligation to actually purchase a new license plate. If you did obtain one of these license plates in the future, all of the special interest annual registration fees will be given directly to the California Police Officer's Memorial Foundation and is tax deductible.

<https://drivetoremember.org>



Future CRCEA Conferences

Spring 2019
San Diego (RESDC)

Fall 2019
Sonoma
(SCARE)

Spring 2020
Tulare (TCREA)

Fall 2020
Stanislaus/Merced
(RESCO/REMCO)

Spring 2021
Los Angeles (RELAC)

Fall 2021
Fresno (REFCO)

Spring 2022
Orange (REAOC)

Fall 2022
Sacramento (SCREA)

Spring 2023
San Bernardino (RESBC)

**WE HOPE YOU WILL BE
ABLE TO JOIN US FOR
GREAT INFORMATION,
NETWORKING, AND, OR
COURSE, FUN!**



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