



CONTRA COSTA COUNTY
RETIRED EMPLOYEES ASSOCIATION, LOCAL ONE

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Representing the Past, Present & Future

November/December 2005

Retirees Must Remain Vigilant

Executive Director Jacque Salvador's Report On The California Retired County Employee Association's Fall Conference

A delegation of our Associations attended the 2005 Fall Conference for California Retired County Employees Association (CRCEA) held in Modesto, October 17th through October 19th.

The state organization is made up of the 21 counties whose retirement systems operate under the 1937 Retirement Act. This organization's primary responsibility is to monitor and influence impending changes to retirement laws affecting affiliate organizations members. The leadership of CRCEA is required to constantly educate legislators of the status of various laws before them and the impact they will have on CRCEA affiliates.

Often times outside forces put before legislators concepts that are not in the best interest of retirees but in the best interest of the big business. Everything is based on profit and bottom line agendas. This requires constant vigilance to stay on top of issues in Sacramento and that is what CRCEA does.

Several speakers spoke to the delegates and one of the most impressive was Skip Murphy of San Diego County who described a recent success in defending the STAR COLA benefit. His group prepared a good, old-fashioned grass roots demonstration by mobilizing 800 retirees and actives who appeared before the Retirement Board making very eloquent arguments to retain the STAR COLA benefit and they prevailed.

I see this as the future to defending retirees' hard earned benefits. Retirees have to be ready and willing to mobilize when necessary to drive their point home when it comes to any assault on their benefits. Secondly they need to work in harmony with the actives to not only protect their benefits but future retiree's benefits.

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Holiday Luncheon—Don't Miss It!



The Contra Costa Retired Employees Association will host its Holiday Luncheon on Thursday, December 15, 2005 at Zio Fraedo's located at 611 Gregory Lane in Pleasant Hill.

Our guests will be Christine Penkala, Benefits Supervisor, CCC Benefits Service Unit and April Madison-Ramsey, Manager, CCC Labor Relations Department.

Zio Fraedo's will be serving Veal Parmesan at Noon but all are welcomed to the Hospitality hour at 11am. Please call CCCREA at (925) 228-1600 if you have any questions or have not received your Holiday Luncheon flyer.

The Answer for What to Do with Medicare Part D

The definitive answer on Medicare Part D has finally arrived from Contra Costa County. In my most recent conversation with the new Benefits Manager, Christine Penkala, she indicated that a letter to all retirees would be mailed out on November 15th outlining the County's position. Below are excerpts from the letter highlighting the do's and don'ts.

"In accordance with guidance recently issued by The Centers for Medicare & Medicaid Services (CMS), all participants in The Contra Costa County Employee/Retiree medical plans will receive a "certificate of creditable coverage." This certificate verifies that the Contra Costa County Employee/Retiree medical plans' prescription drug benefits are "creditable" in that they provide benefits that are at least as good as (actuarially equivalent or greater than) the benefits provided by Medicare Part D."

"If you (or your covered dependents) are eligible for Medicare, you do not need to take any action. Because your Contra Costa County Employee/Retiree medical plan includes prescription drug benefits, you should not enroll in Medicare Part D since doing so will cost you additional Medicare premiums but will not provide you with additional benefits. Additionally, if you enroll in a Medicare Part D plan, you are no longer eligible for any medical and prescription drug coverage under the Contra Costa County Employee/Retiree Health Plan."

The County Benefits Services Unit will be holding two meetings to which you are invited, to review Medicare Part D and answer any questions you may have. The meetings will be held on Saturday, December 10, 2005 at 10:00 AM and 1:00 PM in the Board of Supervisors' Chambers of the Contra Costa County Administration Building located on the First Floor at 651 Pine Street in Martinez, CA 94553. These meetings are optional, for informational purposes only, and are expected to last about an hour. If you plan to attend one of the sessions, please call the Contra Costa County Department of Human Resources, Employee Benefits Services Unit at (925) 335-1746 on or before December 9, 2005.

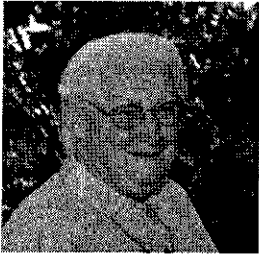
****Special Note:** If you and your spouse are covered by two health plans, plan to attend one of the two information sessions or contact the Employee Benefits Services Unit if you need additional assistance in understanding how the two plans may or may not coordinate with Medicare Part D and how it will impact your health care coverage. Double coverage at this point may create some serious problems with the new Medicare Part D law for those retirees with double coverage. My suggestion is to attend one of the two meetings or call the Employees Benefits Services Unit. *Do not* put your health coverage in jeopardy.

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Here in Contra Costa County we have already experienced being sold on a better way of doing things by allowing Tier II to replace Tier I. It took over 20 years to rectify this injustice and it was the actives that realized what a mistake it was and who mobilized the workforce to turn the tide around by negotiating Tier III. Our role as retirees is keeping our ears to the ground and to keep the actives in touch with the past and reminding them that they are future retirees and could easily be sold a bill of goods that will affect them for the rest of their lives.

Sacramento County brought a disturbing story to the conference. The County has informed the retirees that the County will no longer contribute towards their health benefits beyond December of 2006. These health benefits are not a vested right and with the money tight, are under assault by Counties in general.

Sacramento County retirees are going to have to mobilize and take the battle to the Board of Supervisors as did our bothers and sisters in San Diego did.



*Mary Lou Williams,
President*

President's Corner

Happy Holiday Season!

It has been a busy year for all of us and I wanted to thank all who voted or worked the polls in the recent election. It is a proven fact that those over 60 years old are the most likely to vote and with the ease of obtaining an absentee ballot there isn't many reasons not to vote.

Mark your calendars for December 15 for our annual holiday luncheon. More details elsewhere in this newsletter. I look forward to seeing all of you.

You have been deluged with much paper on the new Medicare Part D prescription drug coverage. The Retirees Association and County Benefits Department are following this closely and you will be kept informed. Address your questions to Jacque Salvador at Local #1 or me but I will have to pass them on to Jacque for accuracy. Remember, Jacque is a County retiree also and looks out for all of us.

I took my first vacation in over 2 years and cruised the Caribbean after 5 days in Boston. It was an adventure and experience. My favorite island was St. Lucia. It was quite beautiful. Most of you know that I am an avid back yard gardener and the sights and smells of these tropical plants was breathtaking. The vistas were right out of a National Geographic magazine. I also signed up for a 5 hour tour at the Kennedy Space Center, Visitors Center. I remember when Alan Shepherd landed in the ocean on the first manned space flight my boss let me bring in a 19" TV so we could watch the splash down. Thanks boss. We walked around a Saturn rocket, an early Russian space capsule, IMAX movie, and the memorial to the fallen Astronauts. The movie is narrated by Tom Hanks and is so vivid that when moon rocks are falling you duck. A well stocked gift shop has all sorts of items and the profits help maintain and improve the Visitors Center. We were supposed to have a visit with an astronaut but that didn't happen as he was busy training.

I forgot to mention that the alligators are everywhere, land and water. If you ever get an opportunity to visit the Space Center take the tour and also check to see if a space launch is scheduled. A sight you will never forget.

Enjoy a Happy Thanksgiving and see you at the Christmas party.

Mary Lou

Health Tip: When Memory Loss is Not

Long-stored memories, such as childhood recollections, usually are not affected by aging, but your recent short-term memory, like what you ate for breakfast, can be. This is considered normal memory loss. However, if you can't remember how to do something you've always done, have trouble getting to a familiar place or repeat yourself frequently, you may need to be evaluated for a more serious problem. Depression, medication side effects or mini strokes can all cause memory problems. Only a thorough medical evaluation can reveal what is really going on.





Contra Costa County Retired Employees Association

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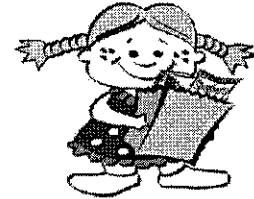
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| Sandra Venerable | Lou Welke |

WE'RE ON THE WEB!

WWW.CCCREALLOCAL1.ORG



LOCAL ONE 4TH ANNUAL TOY/FOOD DRIVE



Local One is sponsoring our 4th Annual Toy and Food Drive for the holiday season. Last year Local One Members and Retirees made contributions to several area charities and we're hoping to do even more this year!

You can help by bringing non-perishable foods and new unwrapped toys to the Local One Union Hall located at 5034 Blum Road, Martinez. Donations will be distributed to various charities in Contra Costa County.

For additional information you may call Local # 1 at 925-228-1600.

Monetary Donations

If you would like to make a monetary donation,
bring your check made out to:
The Food Bank of Contra Costa and Solano
to the December Luncheon. CCCREA will be happy to
deliver the donation on your behalf.

Gifts for older children and teenagers

Last year we were told that there was a great need for
items for older children and teenagers.
Suggested items: movie Passes, movie rental or music gift
cards, sports items, books, board games, etc.
Other items for all age ranges will be greatly appreciated
as well.