

Retiree

CSEA

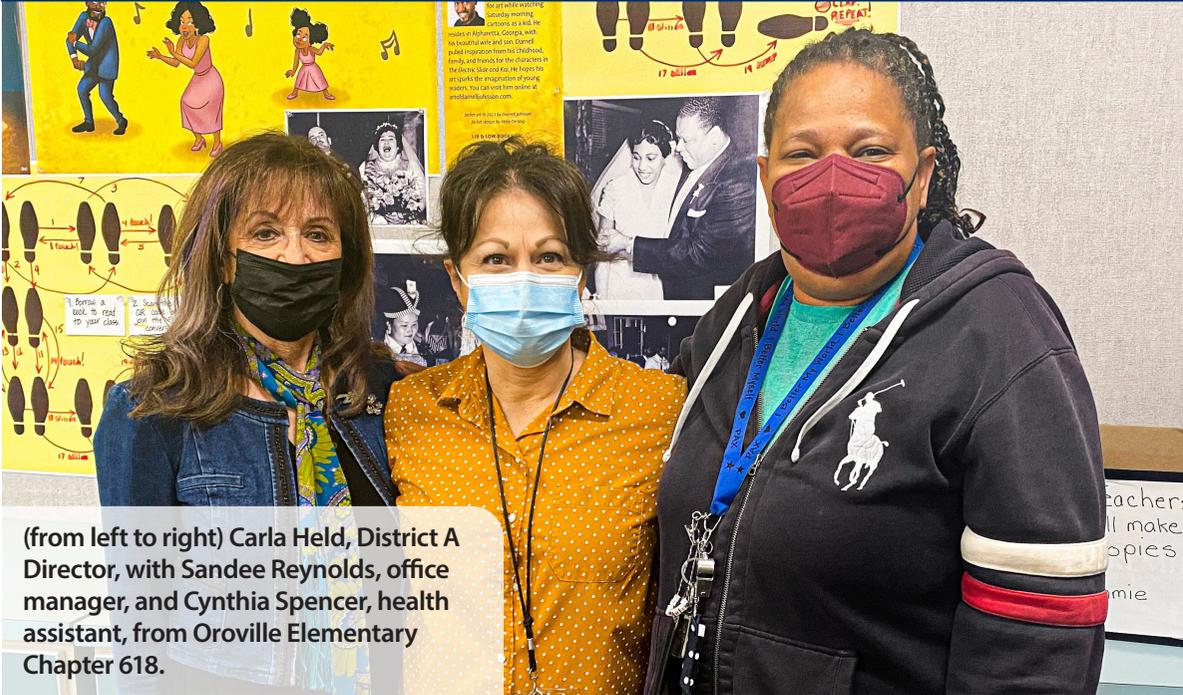
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California
School
Employees
Association

NEWSLETTER

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(from left to right) Carla Held, District A Director, with Sandee Reynolds, office manager, and Cynthia Spencer, health assistant, from Oroville Elementary Chapter 618.

Working After Retirement

Changing the narrative behind what it means to be retired — by going back to work.

by David Ngô

On January 11, Governor Gavin Newsom signed Executive Order N-3-22, which immediately relaxed guidelines to alleviate staffing issues due to the Omicron surge of COVID-19. The executive order essentially eliminated barriers that would have prevented retired certificated and classified staff from returning to work.

"We often see retirees returning to train staff. We see them helping with a vacancy or when a coworker is

recovering from surgery. Our members can fill in during an absence," said Martha Penry, chairperson of the Retiree Unit Executive Board. "One member contacted Member Benefits to ask about filling in during a maternity leave for a new staff member. In that case, CSEA will make sure the district registers the retiree as a 'retired annuitant', which is critical to not interfere with their pension."

According to CalPERS, retirees can only work a maximum of 960 hours

within a fiscal year. Additionally, non-paid or volunteer hours can't be used to circumvent the maximum limit of work hours.

With CSEA-sponsored SB 411 now law, previously exorbitant and arbitrary penalties for retirees in CalPERS who inadvertently violate the working after retirement rules can be mitigated. SB 411, combined with Newsom's executive order, has opened the door for retirees to work again. Penry suggests that schools should fill vacancies with permanent classified employees and use CSEA retirees to help transition new staff at a critical time in California public education.

"Having a retiree there to fill the vacancy, train the new staff, or take a

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MESSAGE FROM THE CHAIRPERSON

The Retiree Unit is abuzz with activities

I am thrilled to announcea SAVE THE DATE! Shortly after the active member Annual Conference in Las Vegas, our retirees will also have an in-person conference.



Martha Penry

The Holiday Inn, in Sacramento, has been secured on September 25 to 27 for an in-person Retiree Leader-

ship Conference. The retirees have successfully used this site for previous conferences. It is near trains, planes and other transit. Mark YOUR calendar. Attendance for this conference is outlined in the Retiree Handbook and more information will be forthcoming. So, save the date!

Henry Jones resigned from the CalPERS Board of Administration due to health concerns. We wish Henry well and will be looking to the CSEA Board for an endorsement to fill the retiree seat on the CalPERS board. It is imperative that the new person is concerned about ALL retirees and is always willing to work with other CalPERS board members, not filing lawsuits. We've watched those types of actions play out over the last few years to the detriment of retirees. Stay tuned.

We need email addresses!

Recruitment and gathering email addresses remain critical. Councils can advertise their meeting with postcards, **only through June**, then notices will appear in this magazine and via email. CSEA does not sell or distribute email! If you do not have your personal email on file, please

call CSEA and update your information at (866) 487-2732. Please also note that there are several districts that will be holding elections for their district director. Elections *may* be held electronically. *IF* your council is voting electronically and *IF* the council president does not have your email, you will not be able to vote.

For council meetings, we CAN meet in person - but should we? Is it a good idea? We also need to stay cautious. New flu viruses and COVID variants are causing limited attendance at events, gatherings, and travel; in some instances, even causing cancellations. Please take every precaution available and stay home if you're ill.

Whatever the reason you joined the CSEA Retiree Unit, we're asking you to take the next step. I am asking you to go back and ask some of your co-workers to join. Retirement in schools is up 14%, according to CalPERS. Who else left the district at the same time you did? Make sure they join and keep their \$5,000 Accidental Death and Dismemberment policy and all the other benefits we have. You can access the electronic application now at www.csea.com/joinRU

I am so proud of our Retiree Unit Executive Board! In the last several months, we have attended six days straight of training and meetings, including Super Session, holiday gatherings and council events. We held our first in-person board meeting, and

the board never missed a beat! If you want to stay active and have fun, you definitely want to be an active part of the CSEA Retiree Unit.

If you're fortunate enough to be able to enjoy some great weather, please get outside. Take a leisurely walk, bike ride or maybe a short hike. That sunshine is so good for the soul!

Please stay safe, stay healthy and continue to get those vaccinations and boosters! I definitely want to see you at our upcoming in-person events. Remember, I may be retired, but I'm Still In!



Martha Penry

Please do not forget the new CSEA policy (GIB 50-21, October 4). For all in-person CSEA statewide functions, all attendees are required to be vaccinated and must show proof to attend, regardless of whether the meetings are held in a CSEA facility. Councils do not have this same requirement. They are required to follow all CDPH and local county guidelines as described in the CSEA Return to Work Guide. You may set up a confidential file with a copy of your vaccination card by sending an uploaded photo to vaxcard@csea.com.

RUEB Chairperson Martha Penry continues “I’m Still In!”

by Shannon Carr

Martha Penry, chair of the Retiree Unit Executive Board, will continue her video series “I’m Still In!” with the launch of the March edition.

The mission of the “I’m Still In!” series is to keep the nearly 12,000 retirees across more than 50 councils informed about the illustrious amount of work that is happening within the Retiree Unit. The series kicked off during the pandemic to help build connections among retirees who were unable to have face-to-face meetings during that time.

Videos have covered a wide range of topics since the series launched in October 2020, including the new

CSEA website, the importance of having a CalPERS Power of Attorney, the success of the CalPERS election for CSEA-endorsed candidates

Jose Luis Pacheco and David Miller, the Retiree Leadership Conference, the chartering of Council 5000 for out-of-state retirees, volunteer

opportunities, special guests and so much more.

Episodes will now release every other month, so be sure to subscribe to the CSEA YouTube channel at www.youtube.com/CSEAVideo and follow us on Facebook to get the latest news and important information.



Help us stay connected!



CSEA and the Retiree Unit use email communication to send you important information about meetings, elections, your benefits, and more.

To stay informed, please send your email address, phone number, and mailing address to memberbenefits@csea.com or visit www.csea.com/email.

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Meet your newest RUEB directors

by Shannon Carr

The Retiree Unit Executive Board works hard to inform its members informed about events, opportunities and available resources. Additionally, to help them feel connected, Chairperson Martha Penry has highlighted some of the district directors in her monthly “I’m Still In!” videos. Similarly, this question-and-answer article shares information about two of the newest directors’ roles, background and goals.



Matt Gentile
District O director

Current term:
Oct. 2021 to end of conference 2022

Successor term:
Duly elected, uncontested. End of conference 2022 to end of conference 2024



Sandy Valadez
District I director

Current term:
April 2021 to end of conference 2023

Q: What would you like to accomplish during your time in this role?

A: Gentile: Establishing a new district with a council that is just a year old is an exciting prospect. That the district encompasses over 1,400 retired members across 44 states outside of California makes the challenge even bigger. Not having anyone to come before us gives us a blank slate to weave a strong new district into the fabric of CSEA and its Retiree Unit. Establishing a good communications network is a primary need and we have made this a top priority, as well as holding regular meetings (all virtual because of being a national district). Electronic newsletters and a social media presence help inform the previously unrepresented retired members in Council 5000 of our existence and encourages them to reconnect with CSEA rather than just paying dues. Our current project is to establish our District O political plan, which divides the 44 states of our district into roughly four time zones. Then, we will appoint a Political Action Leader (PAL) to act as a volunteer coordinator to recruit volunteers for CSEA-authorized campaigns within California, including CalPERS elections, elected officials from school boards to state level, and measures that are pro-union and pro-education.

Valadez: I hope to be a positive contributor to the Retiree Unit

Executive Board. Since we haven’t been connected for so long, and have been over Zoom and not in person, I want to help the councils feel that they’re connected to the retiree board. As we get back in person, I want to help councils find interesting activities and speakers for their meetings.

Q: How long have you been a retiree?

A: Gentile: I retired on October 1, 2016, at which time I also moved out of state to Nevada. I promptly joined the Retiree Unit upon retirement. I first joined a Council in District D under Director Beth Kieffer, and soon became its council president and District D webmaster. I was very excited when Council 5000 began the process to become recognized and have their own voice representing the out-of-state retired members and became involved with the council leadership assisting Council President (and former Association President) Allan Clark, and now as the District O Director.

Valadez: Six years ago in January 2016.

Q: What did you retire as and from which district and chapter?

A: Gentile: I worked as a classified employee for the San

Diego Unified School District for 27 years. I started as a paraeducator the year I graduated from high school in the district and soon went into the white-collar field as a clerk, then secretary, and finally as an administrative assistant at elementary, high school, and central office positions. My service to CSEA began shortly after the Office-Technical Business Services (OTBS) Chapter 788 became part of the CSEA family in the mid-nineties.

Valadez: I was with Burbank Unified School District for 38 years and Chapter 674 for 35 years. I started as a library/instructional media technical assistant for nine years in a junior high and then became a senior library/media technical assistant for 16 years at the district office where I worked with elementary school classes. They disbanded that job and I then became senior secretary at a high school discipline office for the last 13 years of my employment.

Q: When did you start becoming active?

A: Gentile: I believe it was 1994 or 1995, when San Diego OTBS Chapter 788 became part of CSEA. My first chapter position was as treasurer.

Valadez: 35 years ago. When I went to my first meeting, I was elected secretary of the chapter. From that point on, I was always in some position or another on the chapter Executive Board.

Q: Why did you decide to become active? Was there something specifically that inspired you?

A: Gentile: As is the story with most CSEA members, it was because of a particularly challenging assignment working for an unreasonable tyrant of a principal. Not really knowing any better, or having a voice at the time, she even had me climb into a trash dumpster to find a document that she had thrown away and could not be retrieved otherwise. Stupidly, I did as she asked. As I was recovering from the back injury that resulted, the amazing Labor Relations Representative Jim Brown contacted me and assisted me with filing the proper workers comp paperwork (the principal and the trash dumpster were listed as the cause of the injury). After that was resolved and I was transferred to a much more professional environment and supervisor, I was recruited to become the new treasurer for our chapter...and the wonderful adventure began.

Valadez: I have always believed that if you have a union, you should belong to it. I think it's immoral to take the benefits that the union gives you and not be a part of it. The first time I went to conference, that's what inspired me to get into the broader picture, into the state association positions. I was just gobsmacked by conference. It was like, "Wow, look at this. Look what we belong to." I was

just amazed. So, I filled out the form and was right away appointed to be a political action coordinator (PAC). So that's how I got started.

Q: What are the different positions you have held over the years?

A: Gentile: I have held many different positions within my chapter and region, including treasurer, secretary, chief job steward, chief negotiator, 2nd vice president and 1st vice president with chapter 788 and regional PAC, secretary, assistant regional representative and regional representative. I have also served on the following committees: Legislative Committee, Public Relations Committee (now Communications), Community College Committee, County Office of Education Committee, Scholarship Committee, Life Member/Honor Roll Committee, Member Intern Committee, among other positions.

Valadez: All those years I was in every office except president for my chapter. At the state level, I was in five committees. I was chair of the Legislative Committee for a number of years and a member of the Education Committee, Pre-retirement Resource Committee, Member Benefits Committee and Political Action for Classified Employees (PACE) Committee.



Five tips for tax season

by David Ngô

Whether you prepare your own taxes or use services, being prepared for filing is the key to a stress-free tax season.

Thanks to an abundance of information from the IRS and CSEA partner credit unions, there are resources and services already available to you.

Michael Moore, an account executive from Provident Credit Union, reminds us that, “retirees who don't earn a wage may not have to file a tax return if their only income comes from Social Security.”

As you prepare to enter tax season, here are some basic tax tips to keep in mind.

1. ORGANIZE YOUR DOCUMENTS

Regardless of electronic or paper documentation, having your tax paperwork organized will make filing go much more smoothly. Depending on your earning status, there are important tax documents you may need before filing.

Common income documents for retirees might include:

- Form 1099-INT for interest income
- Form 1099-DIV for dividends and distributions
- Form 1099-R for distributions from pensions, annuities, IRAs, and retirement or profit-sharing plans
- Form W-2 from part-time employment (if applicable)

Beginning in 2020, the IRS introduced Form 1040-SR, which is an optional alternative for taxpayers aged 65 or older, instead of the traditional Form 1040. Form 1040-SR, when printed, features larger font and better readability.

2. USE YOUR TAX SERVICES

There are several free services available during tax season. The Tax Counseling for the Elderly (TCE) is an IRS program that offers free tax assistance to taxpayers aged 60 or older. Contact the TCE Grant Program at tce.grant.office@irs.gov.

The IRS also administers the Volunteer Income Tax Assistance (VITA) Program that provides free basic tax return preparation for low-

Links to resources



- **Tax Counseling for the Elderly:** www.irs.gov/individuals/tax-counseling-for-the-elderly
- **Volunteer Income Tax Assistance:** www.benefits.gov/benefit/1543
- **IRS Tax Guide for the Retiree:** www.irs.gov/pub/irs-pdf/p4190.pdf
- **Provident Credit Union Tax Toolkit:** <https://providentcu.org/application-center/2021-tax-toolkit>
- **MyCalPERS:** www.calpers.ca.gov/page/retirees/taxes
- **IRS Form 1040-SR:** www.irs.gov/pub/irs-pdf/f1040s.pdf

and moderate-income taxpayers.

SchoolsFirst Credit Union also recommends meeting with their financial advisors, which is a free consultation for CSEA members and retirees, by emailing investments@schoolsfirstfcu.org.

3. READ TAX GUIDES

Tax guides can help you overcome commonly faced roadblocks during tax season. The IRS Tax Guide for the Retiree answers many questions asked by individuals who recently retired or have retirement plans.

Provident Credit Union's Tax Toolkit also provides important tax filing information and documents. Members can also receive a free first-time consultation with a Provident Financial Consultant by booking an appointment at www.providentcu.org.

4. UPDATE BENEFICIARY DESIGNATIONS

Updating your beneficiary designations is important during tax season. According to the IRS, a beneficiary can be any person or entity the owner chooses to receive the benefits of a retirement account or an IRA in the event of passing.

"Without naming a beneficiary, you run the risk of having your assets paid to your estate by default and you may be subject to probate," Moore said. "Consider meeting with a knowledgeable advisor before completing beneficiary designation forms. We recommend you contact Provident's expert estate planning financial advisors at (800) 656-4096."

5. FILE EARLY

Filing early has many benefits, including a reduced chance of tax fraud and additional time to process a tax bill. This year, tax returns are due April 18, 2022. When you file early, you'll receive your refund sooner and avoid the tax season rush that occurs every year.

Advertising deadlines for Retiree Unit Executive Board candidates

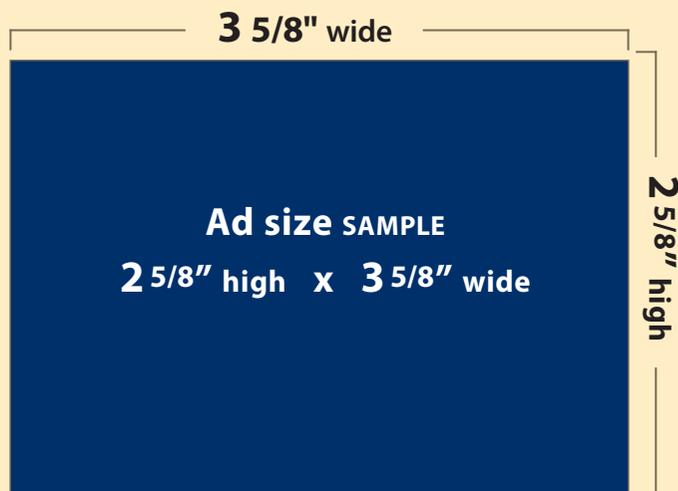
Retiree Unit members who are running for a seat on the Retiree Unit Executive Board (RUEB) can advertise their candidacy in CSEA's Retiree Unit publication, Retiree newsletter, as noted below. CSEA Policy 307.4.04 permits candidates for RUEB Secretary, and District Director to promote his/her candidacy through an advertisement in CSEA's Retiree publication free of charge in the issue immediately preceding the election, subject to deadline requirements, and provided a Statement of Intent has been submitted prior to advertisement submission deadline.

You can put up to 115 words and/or numerals, and one photograph in your advertisement. You can design

it yourself (2 5/8" high by 3 5/8" wide); however, self-composed ads must be camera ready, except for the photo, or use the standard format developed by CSEA Communications staff. Go to www.csea.com/ruebads for guidelines.

You can mail your advertisements to: Editor, CSEA Retiree newsletter, 2045 Lundy Avenue, San Jose, CA 95131, or email it to editor@csea.com. If you e-mail your ad, but do not have a digital version of the photo you would like to include, the editor must receive your photo in the mail by the deadlines listed below. All advertisements must be postmarked or received via e-mail before midnight on the day of the advertisement deadline.

Issue	Ad Submission Deadline	Delivery Date (approximately)
Advertisement Deadlines for Secretary		
Spring Retiree	March 29, 2022	April 29 - May 4, 2022



(continued from cover)

shift while new staff attends orientation is key to new hires staying employed and comfortable in their new role,” Penry said

Although there is a discussion to be made about the need for retirees in the workforce, organizations like the California Alliance of Retired Adults (CARA) have first-hand experience of why a retiree may want to work after retirement.

“Two-thirds of all people on Social Security have no other source of retirement income. The average monthly Social Security check is \$1,200,” said Jodi Reid, executive director of CARA, which advocates for the well-being of California’s retirees. “Other seniors choose to

work to stay engaged and active, and to help their community. Many seniors volunteer for the same reasons – to stay connected and do something they believe in.” Carla Held from Oroville Retiree Council 5045, who also serves as District A director, is part of that group of retirees who are changing the narrative behind retirement.

Despite the known risks, she carried with her a strong conviction to give

back when she returned to work as an office clerk and office manager trainer for the Oroville City Elementary School District.

“First of all, me working after retirement is a commitment to my district and my community. I love working with the parents, students and staff, most of whom I

"Having a retiree there to fill the vacancy, train the new staff, or take a shift while new staff attends orientation is key to new hires staying employed and comfortable in their new role."

- Martha Penry, RUEB Chair

had worked with for many years,” Held said. “Secondly, it is a necessity in the current environment with COVID and the staffing shortages.”

Though the years of work experience retirees can offer may be welcome at schools that are dealing with staffing challenges right now, the very real deterrence of health risk may be enough to keep many retirees away.

“There are many retirees that might be willing to help, but we must also remember that older adults are the most at risk if they contract COVID,” said Reid. “They may want to support their local schools but are very reluctant to work in places where there are a lot of people.”

For the many CSEA retirees who choose to return to work, however, they are now an important resource of experience and support for their classified sisters and brothers who are facing extreme staffing shortages across the state.

Held’s commitment to her former school district sheds a light on the powerful impact retirees are



(from left to right) Carla Held, Joan Harness, and Ella Abercrombie of Oroville Retiree Council 5045

having on new hires who are sprung onto the job without transition or in some cases, experience.

"I've always wanted to make a difference," Held admitted. "With my experience and training skills, I

"Other seniors choose to work to stay engaged and active, and to help their community. Many seniors volunteer for the same reasons – to stay connected and do something they believe in."

- Jodi Reid, executive director of CARA

have been able to help grow our classified staff in expertise in their area and make them feel better about their job, helping to build their confidence."

Candidate ad

Re-Elect Sandy Dabney Retiree District K Director



- I'm proud to be your District K Retiree Director. I need District K votes to continue serving you.
- My 32 years in state positions gave me skills to represent you.
- I've attended your Council meetings, connected with members, taken your thoughts to the Retiree Board and hosted District meetings
- I have new ideas and energy to keep us going regarding of challenges ahead.
- I sincerely hope to continue as your director. Please attend your Council meeting and vote in the upcoming Retiree District K Director Election.

The Dorothy Bjork Assistance Fund

INTERESTED IN CONTRIBUTING?

The fund comes entirely from member donations and every penny donated makes a difference. No donation is too small. Donations are tax-deductible



DONATE ONLINE:

Visit csea.com/humanitarian



DONATE BY CHECK:

Please send your donation to:
Dorothy Bjork Assistance Fund
2045 Lundy Avenue, San Jose, CA 95131



DONATE BY CREDIT CARD:

Call CSEA Member Benefits:
(866) ITS-CSEA (487-2732) or
(800) 632-2128, ext. 1262

DONATE VIA AMAZONSMILE:

Amazon will donate .5% of your purchases to the Assistance Fund.

amazonsmile

OTHER WAYS TO DONATE:



MEMORIAL CONTRIBUTION:

Honor someone special with a donation in their name. Download the form at csea.com/humanitarian.



COUNCIL DONATIONS:

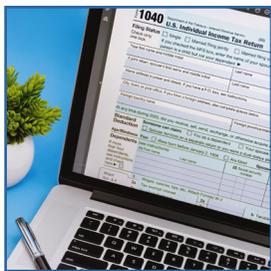
Hold a local fundraiser or just pass the hat at local council events. Every bit helps.

Digital tax forms with CalPERS

by David Ngô

The world is digitally integrated these days and when it comes to tax season, even more so. Waiting weeks for your Form 1099-R to arrive in the mail is still a burden for many, but if you're a CalPERS member, paperless tax forms can expedite the process.

One of the key advantages of going digital is an important one: accessing your tax information immediately when it's available. As we head into another busy tax season, CalPERS is offering members the option to access tax documents online.



"If you are a retiree or a beneficiary, you can simplify your life when you switch to paperless tax forms," said Amy Morgan, a CalPERS spokesperson. "This means by opting out of paper tax forms, you can access your tax forms earlier through your my-CalPERS account instead of waiting for it by mail."

CalPERS' shift to offering digital tax forms is a common theme in 2022. Morgan says she's been seeing an increase in the number of CalPERS members relying on information online instead of traditional paper.

More members are now switching to paperless tax forms to stay organized and file more efficiently.

"Some of the stress members may deal with during tax season is asking where their tax forms are," Morgan said. "When you opt out of receiving your CalPERS paper tax form in the mail, you eliminate lost forms, it helps you declutter, and it keeps your tax information organized electronically."

When you think of tax season, visions of tall stacks of paper and piles of crumbled receipts instantly come to mind. More organizations are pivoting to paperless forms to avoid paper waste and reduce their environmental carbon footprint – but that's not all.

"Another advantage is that you can securely access your form and you don't have to worry about the possibility of lost or stolen mail," Morgan explained. "We also save money on printing and mailing costs, which benefits the pension fund."

Active and retired CSEA members have already made the switch to digital for much of their CalPERS dealings, and it has grown more popular in the last two years. District G Director Christina L. Berumen was one of many CSEA retirees who decided now was the time to go paperless.

"I was against the paperless check stub when first offered. I am still a hard copy person," Berumen from San Gabriel Valley Council 5053 admitted. "But as technology improved and the State Treasurer stopped sending paper check stubs when COVID-19 forced us to shut down over 18 months ago, I have learned to appreciate electronic deposits and electronic CalPERS stubs."

It is important to note that while CalPERS is offering an option to switch to digital, print and mailing will still be available for all CalPERS members. Members who do not opt out of paper will still receive a paper tax form in the mail.

For those interested in making the switch to paperless CalPERS tax forms and pay stubs, simply follow these easy steps:

1. Log in to your myCalPERS account and select Active Members & Retirees.



2. From the My Account dropdown menu, select Mailing Preferences.



3. Scroll down to your Tax Statements and select Online.



4. Click Save.



Keep in mind, the IRS began accepting and processing on January 24 and the final deadline to submit a tax return or request an extension for most taxpayers is April 18.

For more information on how to access your personal CalPERS information, visit www.calpers.ca.gov or call (888) CalPERS (225-7377).

All Retiree Unit members are invited to attend Retiree Unit Executive Board meetings

Now that shelter-in-place orders have been lifted, the Retiree Unit Executive Board is pleased to host some meetings once again in person. Meetings through July 2022 have been evenly split between meeting face-to-face and virtually. All the meetings are scheduled for 10 a.m. the second Wednesday of the month as follows:

March 9, 2022: via Zoom

May 11, 2022: San Jose
(location to be determined)

July 13, 2022: via Zoom

Proof of vaccination required. If you plan to attend in person, you may email a copy of your vaccine card to the CSEA Member Benefits Department at vaxcard@csea.com. Member Benefits will create a confidential record under your name, so you will not need to resubmit proof every time you attend a CSEA event. If you do not submit a copy of your card in advance, you can also show evidence of vaccination at the door: a photo of a vaccine card is sufficient (you do not need to bring the original). Remember that one is not “fully vaccinated” until two weeks after the final shot.

Look for the links and exact location of upcoming meetings from Member Benefits in future emails. If you don't have an updated email address on file, fill out your information today at www.csea.com/email or call (866) 487-2732.

What is Zoom?

Zoom is an app you can download on any computer, smartphone or smart tablet at no cost. Zoom allows you to both see and hear the presenters and their PowerPoint presentation. It also allows you to use a “chat” feature to ask questions in real time.

How do I set up my Zoom account?

Go to zoom.us today to sign up for your free account. Download and test Zoom by going to zoom.us/test and follow the instructions.

How do I attend the RUEB meeting?

You must be an authenticated Zoom user (see set up above) and pre-register to attend this virtual meeting by clicking on the links that are sent via email.

After you have pre-registered, and once your CSEA membership has been verified, you will receive an email with the Zoom link and information to join the meeting. We look forward to your participation.



Is telehealth here to stay?

by David Ngô

The telehealth revolution has arrived. According to a recent study, the global telehealth market will expand nearly five times over by 2026, marking a major development in modern medicine.

Telehealth is the practice of improving a patient's health remotely through the exchange of medical information using communication technology.

Combined by rising demand for accessible healthcare, improved telecommunication, and the ongoing pandemic, more patients are turning to telehealth than ever before. Most importantly, the embracing of telehealth practices has emerged as a critical link for rural and under-resourced communities that have traditionally been overlooked by the American healthcare system."

We spoke with CSEA's health insurance partner, California Valued Trust (CVT), to learn why telehealth is so popular, and how you can benefit from this emerging industry.

Jeff Cornelius, MBA, is the director of strategic initiatives at CVT and is an expert on the benefits of telehealth.



Jeff Cornelius

MBA, Director of strategic initiatives, Central Valley Trust (CVT)

Q: Since the beginning of shelter-in-place, telehealth has gained more traction. What are some of the telehealth options offered by CVT health insurance plans?

A: **Cornelius:** CVTrust gives all our member enrollees the option to use telehealth, specific to their health plan. These benefits provide members with access to board-certified physicians 24 hours a day, seven days a week, to address nearly every non-emergency medical condition a member may need help with.

Q: Have the advancements in telecommunications made doctor-to-patient interaction more accessible?

A: Yes. Advancements in telehealth have greatly expanded the opportunities for doctor-to-patient interaction. Specifically, we see more members using telehealth for behavioral health, like counseling and therapy, in addition to dermatology services. This type of care was not available through telehealth until very recently, but advances in technology are now connecting members to a broader range of physicians and counselors.

Q: How has telehealth benefited those who belong to a vulnerable population during the pandemic?

A: During the pandemic, many people were hesitant to go to the doctor for needed care for fear of coming into contact with those who might have COVID-19. Telehealth is a great option for vulnerable populations during times like these as they can consult with physicians on a telemedicine visit, directly from their home. Telehealth helps to mitigate the worry about encountering those who might be sick with something serious.

Q: Are there economic benefits of telehealth?

A: Telehealth provides great savings for both the retiree and the health plan. Retirees generally pay less out of pocket than with in-person visits. For example, CVT waives copayments for members who use telehealth, keeping more money in our members' pockets. For those who are on a plan with a high deductible, using telehealth also provides immediate savings as the cost of a telehealth consultation is significantly less expensive than any other site of care (physician's office, emergency room, urgent care), thus reducing the retiree's out of pocket expense at the time of service.

Q: What are some of the ways telehealth can reduce expenses for retirees?

A: A patient who uses telehealth in place of a traditional physician's office visit will save approxi-

mately 40 percent on their health plan. The savings are even greater if retirees use telemedicine in place of going to the emergency room for non-emergent reasons.

Q: Do you think telehealth is here to stay?

A: Yes. I do think telehealth is here to stay. The ability to provide care in rural communities, in addition to other larger communities dealing with significant shortages of primary care physicians uniquely positions telehealth to fill this crucial gap in providing care where it is needed.



CVT insurance health plans offer many telehealth options for you to choose from.



CVT insurance health plans offer many telehealth options for you to choose from.

- CVT PPO and EPO members can access MDLIVE by calling (888) 632-2738 or registering at www.mdlive.com/cvt. There are also mobile health platforms available.

- CVT Blue Shield of California HMO members can access Teladoc by calling (800) 835-2362 or register at www.teladoc.com/bsc.

- CVT Anthem Blue Cross HMO members can access Anthem LiveHealth Online by calling (888) 548-3432 or register at www.livehealthonline.com.

- CVT Kaiser Permanente members can access after-hours advice by calling (888) 576-6225.

For more information and to learn if your insurance offers telehealth options, visit www.cvtrust.org.

Recipes from the CSEA Family

Sometimes the best dishes don't come from expensive restaurants, they come from the humble home cook. CSEA members are known to share their favorite recipes with others, especially when providing meals for those in need or cooking for their favorite colleagues.

We asked you to dust off the old cookbooks and submit your favorite homemade recipes to share with your CSEA sisters, brothers, and siblings. Not only were your recipes special and unique, but in a way, they served as a portal into the different communities, cultures, and councils that make the union. We hope you try these tasty dishes and share them with your friends and family. *All submitted recipes are now available online by visiting csea.com/recipes*

Here are some of the highlights:



INGREDIENTS

- Any cut of preferred beef roast
- 2 cans of Campbell's Golden Mushroom soup

Crockpot Beef Roast

by Christina "Ginger" Berumen, San Gabriel Valley Council 5053

DIRECTIONS

- 1 Heat up a frying pan with very little cooking oil
- 2 Brown beef roast on both sides
- 3 Place beef roast into a Crockpot set on low
- 4 Add 2 cans of Campbell's Golden Mushroom Soup
- 5 Allow to cook for 8 hours

Roast will release its own juice and absorb the soup and just fall apart when touched by a fork and there will be brown gravy with a few sliced mushrooms to pour over your mashed potatoes or rice.



INGREDIENTS

- 3 med cucumbers, peeled and sliced $\frac{1}{4}$
- 1 med onion, sliced (thin slices)
- 3 med tomatoes, cut into wedges
- $\frac{1}{2}$ C vinegar
- $\frac{1}{4}$ C sugar
- 1 C water
- 2 tsp salt
- 1 tsp pepper
- $\frac{1}{4}$ cooking oil

Marinated Cucumbers, Onions and Tomatoes

by RUEB Chair Martha Penry

DIRECTIONS

- 1 Toss cucumbers, tomatoes and onions together in a large bowl
- 2 Whisk together sugar, vinegar, oil, water, salt and pepper. Whisk until sugar is dissolved
- 3 Pour vinegar mixture over the veggie mixture and toss
- 4 Cover and refrigerate at least 2 hours before serving



INGREDIENTS

- 2 $\frac{1}{2}$ cups heavy cream
- $\frac{1}{4}$ cup butter
- $\frac{3}{4}$ cup powdered monk fruit sweetener
- $\frac{1}{2}$ teaspoon vanilla extract
- $\frac{1}{4}$ C sugar

*Can use Monk fruit sweetener, erythritol, allulose, or sugar free brown sugar.

Sugar Free Condensed Milk

by District C Director Jill Scott, Concord Council 5050

DIRECTIONS

- 1 Add all your ingredients into a small saucepan
- 2 On medium heat, bring the mixture to a boil. Stir regularly, until it begins to simmer. Once it begins to simmer, reduce the heat to very low
- 3 Let the condensed milk simmer for around 50 minutes
- 4 Remove from the heat and allow it to cool down completely
- 5 Once cool, transfer to a glass jar or container and refrigerate

TO STORE: Leftover condensed milk should always be stored in the refrigerator, to avoid any spoilage. It will keep well, covered, for up to 4 weeks. Before using it, let it sit at room temperature for 30 minutes, for it to loosen up.

TO FREEZE: Place the condensed milk in a sealable container, and store in the freezer for up to 6 months.

2022 CalPERS Pay Days



Here are CalPERS pay days through the rest of 2022. Benefits are paid at the beginning of the month for the previous month's benefits. The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

2022 Pay Dates

Benefit Month	Southern California/ Out of State Mail Date	Northern California Mailing Date	Direct Deposit Date
January	January 27	January 28	February 1
February	February 24	February 25	March 1
March	March 28	March 29	April 1
April	April 26	April 27	April 29
May	May 26	May 27	June 1
June	June 28	June 29	July 1
July	July 28	July 29	August 1
August	August 29	August 30	September 1
September	September 27	September 28	September 30
October	October 28	October 28	November 1
November	November 28	November 29	December 1
December	December 29	December 30	January 2, 2023

The State Controller's Office distinguishes Northern and Southern California using ZIP codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199

**CALIFORNIA SCHOOL EMPLOYEES ASSOCIATION
RETIREE UNIT
STATEMENT OF INTENT**

This form must be mailed to the Retiree Unit Secretary, addressed as follows, **POSTMARKED no later than midnight, March 1, 2022**. PLEASE COMPLETE ALL OF THE REQUESTED INFORMATION. *To ensure arrival, you may wish to send it by Certified Mail, return receipt requested.*

MAIL DIRECTLY TO:

Executive Department
Teri Minoux, Secretary, RUEB
2045 Lundy Avenue
San Jose, CA 95131

Dear Madam Secretary:

In accordance with the provisions of Section 5(e), Article XIII of the Bylaws of the California School Employees Association, I hereby indicate my intention of seeking election to the office checked below and herewith submit the required information:

1. I am seeking the office of:

Executive Board Secretary

2. _____
(First Name) (Middle Name) (Last Name)

3. Home Address: _____
(Street or P.O. Box) (City) (Zip Code)

4. Home Phone #(_____) _____ E-mail _____

5. CSEA Member ID or last 4 digits of Social Security # _____

6. I am a member in good standing of:

(Retiree Council Name) (Council#)

7. My dues are paid: annually
 automatic monthly deduction from PERS check
 I am a lifetime member and pay no dues

Sincerely,

(Candidate's Signature) (Date)

THE FOLLOWING INFORMATION MUST BE COMPLETED
(Attach additional, appropriately labeled sheets as necessary for any item.)

- A. List **leadership** experience, in CSEA or other organizations:

Office Held

Organization

- B. List other CSEA activities such as workshops attended, grassroots political activities, etc., if any:

- C. Provide a brief statement of **no more than 100 words** relating why you are seeking the office or why you feel you are qualified to hold the office.



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www.go2UIP.com/CSEA



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(AEL)

RETIREE UNIT MISSION STATEMENT: *The California School Employees Association Retiree Unit envisions a strong, organized program for retirees to promote communication among all retirees, to address issues that impact their lives, and to assist CSEA's active membership in accomplishing their retirement goals.*

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Visit us on the web at www.csea.com/retiree

