



**Alameda County Employees' Retirement Association
BOARD OF RETIREMENT**

**RETIREES COMMITTEE/BOARD MEETING
NOTICE and AGENDA**

ACERA MISSION:

To provide ACERA members and employers with flexible, cost-effective, participant-oriented benefits through prudent investment management and superior member services.

**Wednesday, February 6, 2019
10:30 a.m.**

LOCATION	COMMITTEE MEMBERS	
ACERA C.G. "BUD" QUIST BOARD ROOM 475 14TH STREET, 10TH FLOOR OAKLAND, CALIFORNIA 94612-1900 MAIN LINE: 510.628.3000 FAX: 510.268.9574	LIZ KOPPENHAVER, CHAIR	ELECTED RETIRED
	DALE AMARAL, VICE CHAIR	ELECTED SAFETY
	KEITH CARSON	APPOINTED
	JAIME GODFREY	APPOINTED
	ELIZABETH ROGERS	ELECTED GENERAL

Should a quorum of the Board attend this meeting, this meeting shall be deemed a joint meeting of the Board and Committee.

The order of agenda items is subject to change without notice. Board and Committee agendas and minutes are available online at www.acera.org.

Note regarding public comments: Public comments are limited to four (4) minutes per person in total.

Note regarding accommodations: The Board of Retirement will provide reasonable accommodations for persons with special needs of accessibility who plan to attend Board meetings. Please contact ACERA at (510) 628-3000 to arrange for accommodation.

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 2 of 3 – February 6, 2019

Call to Order: 10:30 a.m.

Action Items: Matters for Discussion and Possible Motion by the Committee

1. Annual Supplemental Cost of Living Adjustment

Motion to adopt the annual Supplemental Cost of Living Adjustment benefit for 2019 paid to eligible retirees.

- Jessica Huffman

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement that it adopts the Supplemental Cost of Living Adjustment increase for Tier I members who retired on or before April 1, 1981, and Tier 2 members who retired on or before April 1, 1999, effective with the April 1, 2019 monthly retirement allowance. This annual supplemental benefit is non-vested and is funded by the Supplemental Retiree Benefit Reserve.

Information Items: These items are not presented for Committee action but consist of status updates and cyclical reports

1. Annual Cost of Living Adjustment

Report of ACERA's Cost of Living Adjustment for 2019.

- Jessica Huffman

2. 2019 Annual Retirees Committee Work Plan Review

Review of the proposed Retirees Committee Work Plan for 2019.

- Kathy Foster

3. Annual Health Care Planning Meeting with Retiree Representatives/Date Announcement

Staff will present plans for ACERA's annual health care planning meeting with retiree representatives, Benefits Consultants, and the County of Alameda.

- Kathy Foster

4. Report on 1099-R Processing

Report on status of issuance process for 2018 Form 1099-R, which ACERA uses to report income paid to retirees, beneficiaries and members receiving refunds or contribution adjustments.

- Jessica Huffman

5. Report on Results of the Retiree Health and Wellness Fair and Open Enrollment Activity

Staff will provide results of the Retiree Health and Wellness Fair, as well as Open Enrollment activity for Plan Year 2019.

- Ismael Piña

RETIRES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 3 of 3 – February 6, 2019

6. Miscellaneous Updates

Staff will update the Committee on any recent benefit issues affecting ACERA retirees.

- Ismael Piña

Trustee Remarks

Public Input (Time Limit: 4 minutes per speaker)

Establishment of Next Meeting Date

March 6, 2019, at 10:30 a.m.


Adjournment



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019

TO: Members of the Retirees Committee

FROM: Jessica Huffman, Retirement Benefits Manager 

SUBJECT: **Annual Supplemental Cost of Living Adjustment**

In 1998, by the Board of Retirement action, the Supplemental Cost of Living Adjustment (COLA) benefit was restructured to provide a benefit that maintained retiree purchasing power at no less than 85% of the member's original benefit. Therefore, those retirees who have an accumulated loss of purchasing power of 15% due to inflation are eligible to receive this benefit. There is an average of 458 retirees/payees receiving the Supplemental COLA. The cost of this benefit for 2018 was \$1,133,655.92.

Annually, the actuary reviews the accumulated carry-over in conjunction with the annual cost of living calculation. Based on the accumulated loss of purchasing power as of December 31, 2018, those Tier 1 members who retired on or before April 1, 1981, and those Tier 2 members who retired on or before April 1, 1999, will receive the Supplemental COLA increase effective with their April 1, 2019 monthly allowance.

This benefit is provided in accordance with Government Code Section 31618 and is paid out of the Supplemental Retiree Benefit Reserve.

For your information, attached is the updated Supplemental COLA matrix.

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement that it adopts the Supplemental Cost of Living Adjustment increase for Tier 1 members who retired on or before April 1, 1981, and Tier 2 members who retired on or before April 1, 1999, effective with the April 1, 2019 monthly retirement allowance. This annual supplemental benefit is non-vested and is funded by the Supplemental Retiree Benefit Reserve.

Attachment

Supplemental Cost of Living Adjustment (COLA) Matrix

Below is a matrix showing the number of recipients receiving the Supplemental Cost of Living Adjustment (COLA) and the annual costs for this benefit over the last five-year period. Included in the matrix is the annual regular COLA increases provided to Tiers 1 and 3 and Tiers 2 and 4, if applicable. Any banked amounts are not included, or added to the COLA increase percentages.

Year	Supplemental COLA		Regular COLA Increase	
	No. of Recipients	Annual Cost	Tiers 1 & 3	Tiers 2 & 4
2019	N/A	N/A	3.0%	2.0%
2018	458	\$1.1 M	3.0%	2.0%
2017	328	\$1.2 M	3.0%	2.0%
2016	358	\$1.3 M	3.0%	2.0%
2015	404*	\$1.6 M*	2.5%	2.0%
2014	447	\$1.9 M	2.5%	2.0%

The median Supplemental COLA amount received in 2018 is \$63.21.


*Information corrected



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019

TO: Members of the Retirees Committee

FROM: Jessica Huffman, Retirement Benefits Manager 

SUBJECT: **Annual Cost of Living Adjustment for 2019**

Attached is a letter prepared by Segal Consulting, ACERA's actuary, providing the annual Consumer Price Index (CPI) change, and the resulting annual Cost of Living Adjustments (COLA) effective April 1, 2019, in accordance with Government Code Sections 31870 (Tiers 2 and 4, 2.0% maximum) and 31870.1 (Tiers 1 and 3, 3.0% maximum).

The CPI calculation results in a change of 4.50%. According to the above Government Code Sections, the percentage change should be rounded to the nearest one-half percent, which is 4.50%. All Tier 1 and Tier 3 retirees/payees will receive a COLA increase of 3.0%. Tiers 2 and 4 retirees/payees will receive a COLA increase of 2.0%. COLA increases will be processed with the April 2019 monthly payroll. Tiers 1 and 3 will bank 1.5% as the 2019 COLA exceeds the 3.0% maximum for Tiers 1 and 3 retirees. Tiers 2 and 4 will bank 2.5% as the 2019 COLA exceeds the 2.0% maximum for Tiers 2 and 4 retirees.

Tier 3 retirees are employees who retired from Livermore Area Recreation and Parks District and fall under Government Code Section 31870.1. Tier 2 retirees consist of General Tier 2 employees, Safety Tier 2 employees, and Safety Tier 2 employees with a new benefit formula. Tier 4 retirees are employees who retired under the California Public Employees' Pension Reform Act of 2012 regulations (effective January 1, 2013).

Attachment



180 Howard Street Suite 1100 San Francisco, CA 94105-6147
T 415.263.8200 www.segalco.com

DIRECT DIAL NUMBER
415-263-8248

E-MAIL ADDRESS
eyum@segalco.com

VIA E-MAIL & USPS

January 18, 2019

Ms. Kathy Foster
Assistant Chief Executive Officer
Alameda County Employees' Retirement Association
475 14th Street, Suite 1000
Oakland, CA 94612-1900

**Re: Alameda County Employees' Retirement Association
Cost-of-Living Adjustments (COLA) as of April 1, 2019**

Dear Kathy:

We have determined the cost-of-living adjustments for the Association in accordance with Sections 31870 and 31870.1, as provided in the enclosed exhibits.

The cost-of-living factor to be used by the Association on April 1, 2019 is determined by comparing the December CPI for the San Francisco-Oakland-Hayward Area¹ (with 1982-84 as the base period) in each of the past two years. The ratio of the past two December indices, 289.896 in 2018 and 277.414 in 2017, is 1.0450. The County Law sections cited above indicate that the resulting percentage change of 4.50% should be rounded to the nearest one-half percent, which is 4.5%.

Please note the above cost-of-living adjustment calculated using established procedures for ACERA may result in adjustments different from those calculated using alternative procedures by other systems.


The actual cost-of-living adjustment is dependent on tier. The CPI adjustment to be applied on April 1, 2019 is provided in Column (4) of the enclosed exhibits. The COLA banks before and after the SRBR supplemental COLA are provided in Columns (5) and (6), respectively.

¹ Formerly the San Francisco-Oakland-San Jose Area.

Ms. Kathy Foster
January 18, 2019
Page 2

Please give us a call if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Eva Yum". The signature is fluid and cursive, with the first name "Eva" written in a larger, more prominent script than the last name "Yum".

Eva Yum, FSA, MAAA, EA
Associate Actuary

MAM/bqb
Enclosures

cc: Margo Allen

Alameda County Employees' Retirement Association
 Cost-Of-Living Adjustment
 As of April 1, 2019

Retirement Date	(1) April 1, 2018 Accumulated Carry-over	(2) CPI Change*	(3) CPI Rounded**	(4) CPI Used***	(5) April 1, 2019 Accumulated Carry-over****	(6) Effective April 1, 2019 Accumulated Carry-over***** W/ Supp. COLA
Tiers 1 & 3						
Section 31870.1						
Maximum Annual COLA	3.0%					
On or Before 7/1/1967	71.0%	4.50%	4.5%	3.0%	72.5%	15.0%
07/01/1967 to 06/30/1968	70.5%	4.50%	4.5%	3.0%	72.0%	15.0%
07/01/1968 to 04/01/1969	69.5%	4.50%	4.5%	3.0%	71.0%	15.0%
04/02/1969 to 04/01/1970	67.0%	4.50%	4.5%	3.0%	68.5%	15.0%
04/02/1970 to 04/01/1971	64.5%	4.50%	4.5%	3.0%	66.0%	15.0%
04/02/1971 to 04/01/1972	62.5%	4.50%	4.5%	3.0%	64.0%	15.0%
04/02/1972 to 04/01/1973	61.5%	4.50%	4.5%	3.0%	63.0%	15.0%
04/02/1973 to 04/01/1974	61.0%	4.50%	4.5%	3.0%	62.5%	15.0%
04/02/1974 to 04/01/1975	58.0%	4.50%	4.5%	3.0%	59.5%	15.0%
04/02/1975 to 04/01/1976	51.0%	4.50%	4.5%	3.0%	52.5%	15.0%
04/02/1976 to 04/01/1977	44.0%	4.50%	4.5%	3.0%	45.5%	15.0%
04/02/1977 to 04/01/1978	41.5%	4.50%	4.5%	3.0%	43.0%	15.0%
04/02/1978 to 04/01/1979	37.0%	4.50%	4.5%	3.0%	38.5%	15.0%
04/02/1979 to 04/01/1980	30.5%	4.50%	4.5%	3.0%	32.0%	15.0%
04/02/1980 to 04/01/1981	25.0%	4.50%	4.5%	3.0%	26.5%	15.0%
04/02/1981 to 04/01/1982	13.0%	4.50%	4.5%	3.0%	14.5%	14.5%
04/02/1982 to 04/01/1983	3.0%	4.50%	4.5%	3.0%	4.5%	4.5%
04/02/1983 to 04/01/2017	0.5%	4.50%	4.5%	3.0%	2.0%	2.0%
04/02/2017 to 04/01/2018	0.0%	4.50%	4.5%	3.0%	1.5%	1.5%
04/02/2018 to 04/01/2019		4.50%	4.5%	3.0%	1.5%	1.5%

* Based on ratio of December 2018 CPI to December 2017 CPI for the San Francisco - Oakland - Hayward Area.
 ** Based on CPI change rounded to nearest one-half percent.
 *** These are the cost-of-living adjustment factors to be applied on April 1, 2019.
 **** These are the carry-over of the cost-of-living adjustments that have not been used on April 1, 2019.
 ***** Assuming that the supplemental COLA providing 85% purchasing power is continued by the Board in 2019.

Alameda County Employees' Retirement Association
 Cost-Of-Living Adjustment
 As of April 1, 2019

Retirement Date	(1) April 1, 2018 Accumulated Carry-over	(2) CPI Change*	(3) CPI Rounded**	(4) CPI Used***	(5) April 1, 2019 Accumulated Carry-over****	(6) Effective April 1, 2019 Accumulated Carry-over***** W/ Supp. COLA
Tiers 2, 2C, 2D, & 4						
Section 31870						
Maximum Annual COLA	2.0%					
<hr/>						
On or Before 4/1/1985	34.5%	4.50%	4.5%	2.0%	37.0%	15.0%
04/02/1985 to 04/01/1986	31.0%	4.50%	4.5%	2.0%	33.5%	15.0%
04/02/1986 to 04/01/1987	29.0%	4.50%	4.5%	2.0%	31.5%	15.0%
04/02/1987 to 04/01/1988	28.0%	4.50%	4.5%	2.0%	30.5%	15.0%
04/02/1988 to 04/01/1989	26.5%	4.50%	4.5%	2.0%	29.0%	15.0%
04/02/1989 to 04/01/1990	24.0%	4.50%	4.5%	2.0%	26.5%	15.0%
04/02/1990 to 04/01/1991	22.0%	4.50%	4.5%	2.0%	24.5%	15.0%
04/02/1991 to 04/01/1992	18.0%	4.50%	4.5%	2.0%	20.5%	15.0%
04/02/1992 to 04/01/1993	16.5%	4.50%	4.5%	2.0%	19.0%	15.0%
04/02/1993 to 04/01/1997	16.0%	4.50%	4.5%	2.0%	18.5%	15.0%
04/02/1997 to 04/01/1998	15.5%	4.50%	4.5%	2.0%	18.0%	15.0%
04/02/1998 to 04/01/1999	13.5%	4.50%	4.5%	2.0%	16.0%	15.0%
04/02/1999 to 04/01/2000	12.5%	4.50%	4.5%	2.0%	15.0%	15.0%
04/02/2000 to 04/01/2001	10.5%	4.50%	4.5%	2.0%	13.0%	13.0%
04/02/2001 to 04/01/2007	7.0%	4.50%	4.5%	2.0%	9.5%	9.5%
04/02/2007 to 04/01/2012	5.5%	4.50%	4.5%	2.0%	8.0%	8.0%
04/02/2012 to 04/01/2014	4.5%	4.50%	4.5%	2.0%	7.0%	7.0%
04/02/2014 to 04/01/2015	4.0%	4.50%	4.5%	2.0%	6.5%	6.5%
04/02/2015 to 04/01/2016	3.5%	4.50%	4.5%	2.0%	6.0%	6.0%
04/02/2016 to 04/01/2017	2.5%	4.50%	4.5%	2.0%	5.0%	5.0%
04/02/2017 to 04/01/2018	1.0%	4.50%	4.5%	2.0%	3.5%	3.5%
04/02/2018 to 04/01/2019		4.50%	4.5%	2.0%	2.5%	2.5%

* Based on ratio of December 2018 CPI to December 2017 CPI for the San Francisco - Oakland - Hayward Area.

** Based on CPI change rounded to nearest one-half percent.

*** These are the cost-of-living adjustment factors to be applied on April 1, 2019.

**** These are the carry-over of the cost-of-living adjustments that have not been used on April 1, 2019.

***** Assuming that the supplemental COLA providing 85% purchasing power is continued by the Board in 2019.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019
TO: Members of the Retirees Committee
FROM: Kathy Foster, Assistant Chief Executive Officer
SUBJECT: **Retirees Committee Work Plan Review**

A handwritten signature in blue ink, appearing to read 'Kathy Foster', is written over the printed name in the 'FROM' field.

Attached is the proposed 2019 Retirees Committee Work Plan. The following changes have been made from last year's work plan:

- The Annual Retirees Health Care Planning Meeting has been scheduled for April rather than March
- A semi-annual report on Via Benefits Health Reimbursement Arrangement Balances has been removed from August resulting in one annual year-end report in May
- Our first Wellness presentation will be in April

Staff, the Retirees Committee Chair and Alternate Retired Trustee have met to discuss the elimination of meetings when there is no action needed. Since the Retirees Committee meeting is scheduled on the same day of the month as the Operations Committee, we will discuss with the Operations Committee Chair and Staff liaison to coordinate schedules and bring back proposed meeting dates in April. At this time, we are cancelling the Retirees Committee meeting in March as there are no action items on the work plan.

Attachment



Proposed 2019 Retirees Committee Work Plan

Action Items

Information Items

Action Items		Information Items
January <i>Meeting Cancelled</i>		<ul style="list-style-type: none"> • 2019 Annual Retirees Committee Work Plan Review • Report on 1099-R Processing • Report on Results of Retiree Health Fair and Open Enrollment Activity • Miscellaneous Updates <p><i>Items moved to February 2019 Committee meeting</i></p>
February	<ul style="list-style-type: none"> • Annual Supplemental COLA Adjustment 	<ul style="list-style-type: none"> • Annual COLA Adjustment • 2019 Annual Retirees Committee Work Plan Review • Report on 1099-R Processing • Report on Results of Retiree Health and Wellness Fair and Open Enrollment Activity • Annual Health Care Planning Meeting with Retiree Representative/ Date Announcement • Miscellaneous Updates
March		<ul style="list-style-type: none"> • Miscellaneous Updates <ul style="list-style-type: none"> ○ Via Benefits Balance Reminder Statement (for 3-month run out period)
April		<ul style="list-style-type: none"> • SRBR Financial Status • Semi-Annual Report on ACERA's Wellness Program • Miscellaneous Updates
May	<ul style="list-style-type: none"> • 401(h) Account Resolution Request to ACERA Participating Employers • Approval of Payment for Implicit Subsidy Cost for 2018 • Possible Declaration of Intent to Fund Implicit Subsidy Program for 2020 • SRBR Policy Update 	<ul style="list-style-type: none"> • Preliminary Report on Projected Benefit Costs Funded through SRBR • Via Benefits 2018 Year End Review • Report on HRA Balances and Reimbursements • 2020 Medical Plans Update/Renewal Requests of ACERA/County • Report on Annual Health Care Planning Meeting with Retiree Groups • Miscellaneous Updates



Proposed 2019 Retirees Committee Work Plan

Action Items

Information Items

Action Items		Information Items
June		<ul style="list-style-type: none"> • Presentation and Report on Health Care Inflation/Trends • Discussion of Monthly Medical Allowance for 2020 • Plans for Open Enrollment and Retiree Health Fair • Miscellaneous Updates
July	<ul style="list-style-type: none"> • Adoption of 2020 Monthly Medical Allowance for Group Plans • Adoption of 2020 Monthly Medical Allowance for Early Retiree Individual Plans • Adoption of 2020 Monthly Medical Allowance for Medicare Eligible Retiree Individual Plans 	<ul style="list-style-type: none"> • Report on Dental and Vision Plan Experience and Utilization • Miscellaneous Updates
August	<ul style="list-style-type: none"> • Adoption of Dental Plan Contributions for 2020 • Adoption of Vision Plan Contributions for 2020 	<ul style="list-style-type: none"> • Review of Dental and Vision Plan Premiums for 2020 • Miscellaneous Updates
September		<ul style="list-style-type: none"> • ACERA-Sponsored Medical Plans & Premiums for Plan Year 2020 • Status Report on Open Enrollment and Retiree Health and Wellness Fair • Miscellaneous Updates
October	<ul style="list-style-type: none"> • Presentation and Acceptance of SRBR Funding Report/Valuation 	<ul style="list-style-type: none"> • SRBR Financial Status • Final Report on Open Enrollment Preparation and Communications Material, and Health and Wellness Fair Arrangements • Miscellaneous Updates <ul style="list-style-type: none"> ○ Report on Medicare Part D Certificates of Creditable Coverage and Updates for 2019 ○ Via Benefits Balance Reminder Statement
November		<ul style="list-style-type: none"> • Semi-Annual Report on ACERA's Wellness Program • Retiree Health and Wellness Fair Results and Open Enrollment Activity • Miscellaneous Updates



Proposed 2019 Retirees Committee Work Plan

Action Items

Information Items

	Action Items	Information Items
December	<ul style="list-style-type: none">• Adoption of Medicare Part B Reimbursement Plan Benefit for 2020• Adoption of Updates to Appendix A of 401(h) Account Resolutions	<ul style="list-style-type: none">• Affirm Continuation of Retired Member (Lump Sum) Death Benefit for 2020• Retiree Health and Wellness Fair Results and Open Enrollment Activity• Miscellaneous Updates

Notes: 1) This work plan is subject to change without prior notice. Periodic rearrangements of agenda items will be made to the work plan to provide a reasonable length of time for each meeting.
2) Meeting date is assumed to be the first Wednesday of each month.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019

TO: Members of the Retirees Committee

FROM: Kathy Foster, Assistant Chief Executive Officer 

SUBJECT: **Annual Health Care Planning Meeting with Retiree Representatives /
Date Announcement**

ACERA Staff hosts an annual Health Care Planning meeting with Trustees, ACRE and REAC Board Members, our Benefits Consultant, and the County Benefits Management team. The Health Care Planning meeting is designed to discuss global issues, affecting multiple members, who are enrolled in a medical, dental and vision plans offered through ACERA or Via Benefits™ (Towers Watson). The Health Care Planning meeting is a precursor to the annual renewal letters Staff sends to the County of Alameda as well as ACERA's dental and vision carriers for the next plan year. Concerns raised by the retirement associations are often included into these renewal letters.

This venue allows for discussion of ACERA's health care communication pieces and events. It is also designed to review areas where possible improvements can be made to save resources and enhance efficiency regarding health care.


The meeting is usually held in March; however, due to scheduling conflicts, this year's meeting has been tentatively set at ACERA for April 3rd, immediately following the Retirees Committee meeting. Agenda items will be requested during the March ACRE and REAC Board meetings where Staff will be in attendance.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019

TO: Members of the Retirees Committee

FROM: Jessica Huffman, Retirement Benefits Manager 

SUBJECT: **Issuance of 2018 1099-R Forms**

The 1099-R form is provided to all ACERA payees in January of each year. The 1099-R form is used by ACERA to report pension and annuity distributions paid to retirees, beneficiaries, and terminated members receiving refunds. For tax year 2018, there were no changes to the 1099-R reporting form that affected ACERA.


Since October 2018, ACERA staff worked on the accuracy and clean-up of the reporting data, as well as conducting PensionGold incremental testing. The final test run took place on January 7th.

The printing of the 1099-R forms began the week of January 14th. All forms were mailed the week of January 21st, which was prior to the IRS issuance deadline of January 31st. A total of 10,956 1099-Rs were processed with no issues to report.

In Mid-January, ACERA placed updates on the website as well as sending e-mail blasts to retirees, notifying them that their 1099-R would be mailed by January 31st. Retirees were also able to access their 1099-R form through ACERA Web Member Services as of January 22nd.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019
TO: Members of the Retirees Committee
FROM: Ismael Piña, Assistant Benefits Manager 
SUBJECT: **Retiree Health and Wellness Fair Results and Open Enrollment Activity**

This is to provide an update on the results of the Retiree Health and Wellness Fair surveys and Open Enrollment activity for ACERA and Via Benefits.

Retiree Health and Wellness Fair Survey

This year's survey included questions about the Health Fair, ACERA's Wellness Plan, and customer service. For ACERA interaction, 97% felt ACERA met or exceeded customer service expectations. For Wellness questions, 22% of respondents visited ACERA's wellness website and 61% of respondents heard about ACERA's Wellness Walk. Approximately 68% of respondents do not belong to a gym. For Health and Wellness Fair questions, 64% of respondents said they were Likely or Very Likely to attend an ACERA sponsored wellness event if within 10 miles. As for the location, 69% of respondents liked the location, but 31% disliked it citing either: 1) the location was either too far to drive to; 2) the location was complicated to get to; or 3) the location was not public transit accessible. The survey also told us that respondents want more seminars, and felt the seminars at the fair were informative such as the neurogenesis diet presentation. Some would like to see more online health topics, and some suggested financial assistance classes for seniors. The exercise/stretching activities were well received.

ACERA Open Enrollment Changes

- 206 Enrollment Forms have been received consisting of:
 - 45 Medical
 - 58 Dental
 - 103 Vision
 - 51 members signed up for the VSP Premium Voluntary Buy Up Plan
 - 13 members switched back to the standard VSP

Confirmation of Change Letters

- Mailings were completed on January 29th

Via Benefits

For Plan Year 2019, ACERA's post-65 Medicare population had the following changes:

- 121 members changed their Prescription Drug Plans
- 17 members changed from a Medigap Plan to another Medigap Plan
- 5 members changed from a Medicare Advantage Plan to another Medicare Advantage Plan
- 1 member changed from a Medicare Advantage Plan to a Medigap Plan



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: February 6, 2019

TO: Members of the Retirees Committee

FROM: Ismael Piña, Assistant Benefits Manager

A handwritten signature in black ink, appearing to read "Ismael Piña", is positioned to the right of the "FROM:" line.

SUBJECT: **Miscellaneous Updates**

An oral report will be provided on any recent benefit issues at the Retirees Committee meeting.