



# THE NETWORK



October 2024

Honoring Yesterday—Protecting Tomorrow

Vol. 55, No. 10

## RESDC HEALTH FAIR PICNIC WEDNESDAY, OCTOBER 9, 2024

**When:** Wednesday, October 9, 2024, 10:00 am—1:00 pm  
**Lunch Served 11:30 am—12:30 pm**

**Where:** Admiral Baker Field, 2400 Admiral Baker Rd, San Diego, 92124  
Driving directions will appear in the October issue of *THE NETWORK*.

**What:** The Retired Employees of San Diego County (RESDC) are proud to announce our annual Health Fair Picnic on Wednesday, October 9, 2024 from 10 a.m. to 1 p.m. It will be held at Admiral Baker Field, at 2400 Admiral Baker Rd., San Diego, 92124.

Our Association consists of over 8,000 members and the attendance at our Health Fair Picnic is growing each year. We are expecting over 300 attendees at this year’s event. All guests will receive an amazing BBQ lunch in addition to tons of health and wellness information from our knowledgeable and frankly, terrific vendors.

This is a free event but please note: **REGISTRATION IS REQUIRED.**

### Registration:

**LIMIT 3 GUESTS PER MEMBER. Registration forms must be received in the RESDC office by Friday, October 4.** Name badges and opportunity drawing tickets should be picked up at the Check-In table. They will not be mailed. **No pets are allowed except Service Animals. No smoking or vaping.**

### Choose Registration Method:

- **Register Online:** Go to [www.resdc.net/events](http://www.resdc.net/events) and click the green “Register” button.
- **Register by Phone:** Call the RESDC Office at (619) 688-9229 during our hours of 9 am – 2 pm Mon-Fri.
- **Register by Mail:** Fill out the Registration Form. Mail form to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123.

Sponsored by:



PACIFIC GROUP AGENCIES

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### Health Fair Picnic Registration Form

RESDC Member Name(s): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Non-Member Name(s): \_\_\_\_\_

# of RESDC Members: \_\_\_\_ (FREE)

# of Non-Members: \_\_\_\_ (FREE)

## October Calendar of Events

- 9—(Wed.) RESDC Health Fair Picnic**  
10:00 a.m. at Admiral Baker Field  
RESDC Office CLOSED
- 10—(Thurs.) RESDC Board of Directors Meeting**  
Via Zoom Web Conferencing, 9:30 a.m.
- 31—(Thurs.) Halloween**

## PRESIDENT'S MESSAGE

By *Chris Heiserman*



The front page of the Labor Day San Diego Union Tribune published numerous charts and graphs summarizing San Diego's 2024 employment picture. San Diego has struggled with a somewhat higher jobless rate compared to the rest of the country, and slower job growth. However, economist Alan Gin of the University of San Diego

said San Diego "has a lower unemployment rate than the state average and, in many ways, has an economy that many metro areas would love to have."

Here are some of the statistics printed in the newspaper September 2<sup>nd</sup>, 2024:

San Diego County had one of the lowest jobless rates nationally from the Great Recession (2008-09) to the onset of the pandemic, but it has been over the U.S. average for most of the past year. In June 2024 the country's unemployment rate was 4.3%, San Diego's 4.5% and California's 5.3%.

Compared to other U.S. major metro areas, San Diego's 4.5% jobless rate was near the top. Chicago and Los Angeles had the highest unemployment rates (6.2% and 5.5%, respectively) and Miami the lowest among the top 20. San Diego was 8<sup>th</sup> on this list.

Business sectors in San Diego with the fastest job growth were private educational and health services, leisure and hospitality, and government. Private educational and health services (nursing, social assistance) added 33,100 jobs, a 14.9% increase from 2020 to 2024.

### Electoral College

The Electoral College is one of the most controversial issues in American politics. It has a complicated history, but the contemporary version defies reform because it has been baked into the political landscape and employed strategically by political parties and campaigns for many years. The result is the often-frustrating condition in national presidential elections today where five to seven so-called "battleground" states determine the outcome.

The original system of selecting presidents was approved near the end of the 1787 Constitutional Convention. Some historians say it was essentially adopted by default after numerous other alternatives were rejected. One sticking point was resistance from southern slave

states seeking to increase their voting power since they were only allowed to count slaves as 3/5 of a person in allocation of electors. Another obvious historic anomaly from today's perspective is women couldn't vote at all (until 1920).

The framers of the Constitution were landed gentry who devised a system where educated "electors" would choose presidents rather than the general male population of less informed voters. In U.S. News and World Report Robert Schlesinger wrote, "The original conception of the Electoral College, in other words, was a body of men who could serve as a check on the uninformed mass electorate."

According to Wikipedia, presidential candidates who finished second in the U.S. national popular vote were elected in 1876, 1888, 2000, and 2016. The United States is unique among global democracies in utilizing its electoral college mechanism to choose its executive president. According to Pew Research Center, in 65 of the world's 125 democracies voters directly elect their executive, and they point out "no other democratic nation fills its top job quite the way the U.S. does, and only a handful are even similar."

Those in favor of the current system argue that it forces candidates to have broad appeal across the nation to win. Opponents criticize the Electoral College for not representing the popular will of the people. Presently, there are 538 electors based on 435 House members, 100 senators and three from Washington, D.C. States with the most electors are California (54), Texas (40), Florida (30), New York (28), Illinois (19), and Pennsylvania (19).

As everyone knows by now, the magic number is 270. It's the way our democracy works, so cast your vote by November 5<sup>th</sup>. □



## RESDC ROUNDUP THURSDAY, NOVEMBER 7



**What:** RESDC Roundup

**When:** Thursday, November 7

**Where:** Karl Strauss Brewing Company  
40868 Winchester Rd., Temecula, CA 92591

Guess what! It's time for the next RESDC Roundup get-together and cocktail hour. Members of northern San Diego county and southern Riverside county, your voices have been heard and we are bringing the Roundup to you.

This iteration of the always fun and entertaining mini-event will be held **Thursday November 7 at Karl Strauss Brewing Company in Temecula from 3pm-5pm**. Please come and join us to reconnect with old friends and make some new ones too.

PLEASE REGISTER in advance so we can get accurate numbers to the good people at Karl Strauss. You may do so on the RESDC website ([www.resdc.net/events](http://www.resdc.net/events)) or by calling the office at 619-688-9229. More details including an appetizer menu and drink specials are forthcoming on the website and in the November edition of the NETWORK. □



### WELCOME NEW MEMBERS

Carmencita Baltazar	Auditor/Controller
Carol Blanas	
Theresa Brewton	Superior Court
Marcus Coney	
Joseph Cristarella	Probation
Veronica Drivdahl Tavizon	Environmental Health
Stephanie North	District Attorney
Caren Samson	
Karen Shaw	
Dorothy Thrush	

### ASSOCIATION OFFICERS

President.....Chris Heiserman  
1st Vice Pres.....Dolores Diaz  
2nd Vice Pres....Janel Pehau  
Secretary.....Leila Attar  
Treasurer.....Carlos Gonzalez

### ASSOCIATION DIRECTORS

Chuck Brown, Francine Howell,  
John McTighe, Merrill Roach,  
Maria Rubio-Lopez, Stephanie Saracco-  
Reed, Bruce Silva

### EXECUTIVE DIRECTOR

Steve Fisher

**OFFICE MANAGER**....Rosita Haro

**OFFICE STAFF**....Marge Elmendorf  
...Andrew Steele

**NETWORK EDITOR**....Andrew Steele

### RESDC Office Email Address:

[resdc@resdc.net](mailto:resdc@resdc.net)

### LOG IN TO OUR MEMBER SELF-SERVICE SITE

[resdc.wildapricot.com](http://resdc.wildapricot.com)

The RESDC Member Self-Service site is designed for members to get the most out of their membership.

What can I do at the Member Self-Service site?

- 1. Join the Membership Directory.** Do you want to see if any of your old co-workers or friends are members? You can join our membership directory so you can contact or be contacted by old friends.
- 2. Register for RESDC Events.** Conveniently reserve your spot or purchase tickets to one of our popular events. These include attending a Padres game, a theater performance, the annual Health Fair Picnic, the annual Holiday Luncheon, RESDC Roundup Social Mixers, or one of our many informative General Membership Meetings.
- 3. Purchase See's Gift Cards.** Through our online store, you can purchase \$25 See's Candies Gift Cards for \$22, a savings of \$3 each. Note: Limit 10 per customer.

**Note:** When you became a member of RESDC, you were sent an email containing a temporary password. This password, along with your email address on file with RESDC, will be your login information. If you no longer have access to this email, please email [resdc@resdc.net](mailto:resdc@resdc.net) to request another temporary password.



## TURNING 65? YOUR GUIDE TO TRANSITIONING FROM EMPLOYER HEALTH BENEFITS TO MEDICARE

Turning 65 is an exciting milestone, but it also comes with important decisions—especially regarding healthcare. Transitioning from employer health benefits to Medicare can be complex, and making informed choices is crucial. At My Senior Health Plan (MSHP), we understand the unique challenges retirees face, particularly those in San Diego County, and we're here to help you navigate this critical transition with confidence.

### Why Transitioning to Medicare Matters

#### The Importance of Medicare at 65

- Enrolling in Medicare at age 65 is essential for most individuals, as delaying enrollment can potentially result in costly penalties down the road. Additionally, Medicare provides comprehensive healthcare coverage that can better meet your needs as you enter retirement, offering financial protection and access to necessary health services.

#### Common Concerns

- Many retirees wonder whether staying on their employer-sponsored health plan or switching to Medicare is better. While employer plans may seem convenient, they can often come with higher costs and less comprehensive coverage compared to Medicare. It's important to evaluate the pros and cons of each option to make the best decision for your situation.

### Steps to a Smooth Transition

#### Step 1: Review Your Current Coverage

Before making any decisions, take a close look at your current employer-sponsored health plan. Compare the coverage, costs, and benefits with what Medicare offers.

- Are your prescription drugs covered?
- How much are your premiums and out-of-pocket costs?
- Does your employer plan include dental, vision, or other supplemental benefits?

Understanding how your current plan stacks up against Medicare will help you make an informed decision.

#### Step 2: Learn About Medicare Options

Medicare isn't one-size-fits-all. There are several options to consider:

- **Original Medicare:** Includes Part A (Hospital Insurance) and Part B (Medical Insurance), offering basic coverage for healthcare needs.
- **Medicare Advantage (Part C):** Private insurance companies offer these plans and bundle Part A, Part B, and often Part D (prescription drug coverage) into one plan.

They may also provide additional benefits like dental, vision, and wellness programs.

- **Medigap (Medicare Supplement Insurance):** Medigap policies help cover out-of-pocket costs not covered by Original Medicare, such as deductibles and copayments.

The right choice depends on your health needs and financial situation. MSHP can help you explore these options and find the best fit.

#### Step 3: Timing Is Everything

Timing is critical when transitioning to Medicare. Your Initial Enrollment Period (IEP) begins three months before your 65th birthday, includes the month you turn 65, and ends three months after your birthday month. Enrolling on time ensures you avoid late enrollment penalties and have continuous coverage. If you're still working at 65, you may be eligible for a Special Enrollment Period (SEP) to transition later. MSHP can help you navigate these timelines to ensure you make the right decisions at the right time.

### MSHP Is Here to Help

#### Personalized Support

Transitioning to Medicare can feel overwhelming, but you don't have to do it alone. At MSHP, we offer personalized support tailored to your unique situation. Whether you're in San Diego County or beyond, our team is here to guide you through every step of the process. We take the time to understand your needs and help you make informed decisions that work for you.

#### Experience and Expertise

With years of experience helping San Diego retirees and thousands of seniors across the country transition to Medicare, MSHP has the expertise to simplify the process. Our team has helped countless retirees in San Diego County make smooth transitions to Medicare, and we're ready to help you, too.

Transitioning from employer health benefits to Medicare is an important step, and MSHP is here to support you each and every step of the way. Whether you need help comparing plans, understanding your enrollment period, or want personalized advice, we can assist.

Contact MSHP today for personalized Medicare guidance. You can reach us at 877-255-6273 or visit [www.myseniorhealthplan.com](http://www.myseniorhealthplan.com). Let us make your Medicare transition smooth and stress-free. □



## MEDICARE PART D COVERAGE CHANGES IN 2025

Taken from the [Center for Medicare and Medicaid Services](http://www.cms.gov/files/document/fact-sheet-final-cy-2025-part-d-redesign-program-instructions.pdf) ([www.cms.gov/files/document/fact-sheet-final-cy-2025-part-d-redesign-program-instructions.pdf](http://www.cms.gov/files/document/fact-sheet-final-cy-2025-part-d-redesign-program-instructions.pdf))

### Overview of Changes to the Part D Benefit:

The coverage changes for Part D are a result of the Inflation Reduction Act (IRA) legislation. In Calendar Year (CY) 2025, the structure of the Part D benefit is updated to reflect provisions of the IRA that become effective on January 1, 2025. The CY 2025 updates include the following:

- A newly defined standard Part D benefit design consisting of three phases: annual deductible, initial coverage, and catastrophic coverage.
- A lower annual out-of-pocket (OOP) threshold of \$2,000.
- The sunset of the Coverage Gap Discount Program (CGDP) and establishment of the Manufacturer Discount Program (Discount Program).
- Changes to the liability of enrollees, Part D sponsors, manufacturers, and CMS in the newly defined standard Part D benefit design.

### Some details:

#### Annual Deductible Schedule (per CMS)

- *Annual Deductible.* The enrollee pays 100% of their gross covered prescription drug costs (GCPDC) until the deductible of \$590 for CY 2025 is met.
- *Initial Coverage.* The enrollee pays 25% coinsurance for covered Part D drugs. The sponsor typically pays 65% of the cost of applicable drugs and 75% of the cost of all other covered Part D drugs. The manufacturer, through the Discount Program, typically covers 10% of the cost of applicable drugs. This phase ends when the enrollee has reached the annual OOP threshold of \$2,000 for CY 2025.
- *Catastrophic Coverage.* The enrollee pays no cost sharing for covered Part D drugs. Sponsors typically pay 60% of the costs of all covered Part D drugs. The manufacturer pays a discount, typically equal to 20%, for applicable drugs. CMS pays a reinsurance subsidy equal to 20% of the costs of applicable drugs and equivalent to 40% of the costs of all other covered Part D drugs that are not applicable drugs.

#### Out-of-Pocket Spending Cap (per [United Health Care](#))

- Is reduced from \$8,000/year to \$2,000/year.
- While the goal is to lower prescription drug expenses, these changes could result in higher deductibles or premiums in 2025.

#### No more Coverage Gap, “the donut hole” (per United Health Care)

- Depending on the plan, you'll pay your deductible, then copays and/or coinsurance in the Initial Coverage stage.

- Once you or others on your behalf reach the lower \$2,000 out-of-pocket maximum in combined drug costs, you'll enter the Catastrophic Coverage stage and stop paying out-of-pocket for covered prescriptions.
- Members not only pay no cost share once they reach the Catastrophic Coverage stage, but some may also reach the Catastrophic Coverage stage much sooner.

#### Changes to liabilities, etc. (per CMS)

- The IRA updates which categories of payments count toward TrOOP spending. TrOOP is the spending that determines when a beneficiary enters the initial coverage phase, becomes an applicable beneficiary for the Discount Program, reaches the annual OOP threshold, and subsequently enters the catastrophic coverage phase. Depending on your drugs, members with Part D coverage may experience these updates differently. While they aim to benefit many Medicare members by lowering prescription drug expenses, these changes could result in higher deductibles or premiums in 2025.
- The IRA eliminates the coverage gap phase and the related CGDP and, in its place, establishes the new Discount Program. The IRA also alters the defined standard benefit to exempt certain drugs (certain insulins and vaccines) from the deductible. □

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## PURCHASE SEE'S CANDIES GIFT CARDS ONLINE

You can now purchase See's Candies gift cards in our new Online Store using your RESDC discount!

RESDC members are offered \$25 gift cards for \$22, a savings of \$3. Gift cards are redeemable at any See's Candies location or online.

To purchase gift cards online, go to:

[resdc.wildapricot.org/online-store](https://resdc.wildapricot.org/online-store)

**Note:** You need a RESDC member self-service login in order to access the online store. If you need one, please email <mailto:resdc@resdc.net>. □



## QUOTE OF THE MONTH

*“Our job is only to hold up the mirror—to tell and show the public what has happened.”*

▪ Walter Cronkite





**SAVE THE DATE  
HOLIDAY LUNCHEON &  
ANNUAL MEETING**

**What:** RESDC Annual Holiday Luncheon

**When:** Thursday, December 12 from 11:00am-1:00pm

**Where:** Doubletree Hotel Mission Valley Hazard Center  
7450 Hazard Center Drive  
San Diego, CA 92108

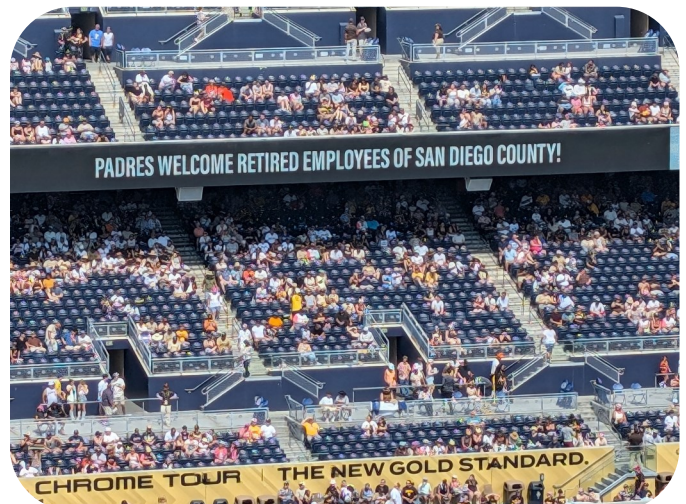
The holidays will be here before we know it. Please mark your calendars and plan on attending RESDC's annual Holiday Luncheon, **Thursday December 12th from 11am-1pm** – meeting will immediately follow. This year we'll be returning to the Doubletree Hotel in Mission Valley. This promises to be a fun and informative day with some good food and some great people. Registration will open next month on the website. □



**RESDC DAY AT THE PADRES**



A big thanks to all the members that braved the excessive heat and came out to the ballpark on September 8th. Although the Padres came back in the 7<sup>th</sup> and 8<sup>th</sup> innings, they couldn't quite pull it off and the Giants won 7-6. A good time was had by all, and we'll get the Giants next time.



*In Memoriam*



Robert Ady	Probation
Troy Ahrensberd	Superior Court
Joanne Alosi	Superior Court
Walter Brinker	Sheriff
Estella Cardenas	Enviro Health & Quality
Irene Cash-Clayton	Sheriff
Edith Chapman	HHSA
Margarete Clayton	
Robert Collins	
Eugene Culbertson	
Irene Flores	HHSA
Edward Gerber	
Barbara Hartman	Sheriff
Sylvia Hoctor	
Michale Hogate	Sheriff
Andrew Hover	Sheriff
Anne Hyde	
Craig Hyer	Sheriff
Nora Jara	HHSA
Mary Kelsen	
Teddy Kercher	Dept of Info Services
Suzanna King	Animal Services
Jasminder Kooner	Public Works
Jill Limber	
Selfina Linzaga	HHSA
Charles Lo	HHSA
Barbara Loomis	
Charles Lough	
Richard Miller	Sheriff
Patrick Nolan	Public Works
Louise Park	Superior Court
Daniel Perkins	Sheriff
Terrill Peterson	Superior Court
Brian Pierce	Superior Court
George Ream	Wastewater Mgmt
Geronimo Rodriguez	Probation
Wakae Sato	HHSA
John Sauvajot	
Patti Seim	Sheriff
Ronald Sigman	Sheriff
Emily Stile	HHSA
Mark Tally	Sheriff
Pitt Vazquez	Sheriff
Cynthia Windsor	District Attorney

\*Active Employee

**Member Privacy**

Any retiree or surviving spouse who does not want his/her death notice published in the "In Memoriam" column may notify the RESDC office and your privacy will be maintained.

The Surviving Spouse of a RESDC members is eligible for RESDC membership. For enrollment assistance, please call (619) 688-9229. □

**INTRODUCE YOUR FELLOW RETIREES TO RESDC**

Contact a fellow retiree or an active employee to tell them about the perks of membership and to encourage them to join the RESDC family. Give this RESDC membership enrollment form to your County retiree friends. □

**Join Retired Employees Today!**

**Retired Employee Membership**

I, the undersigned, receive a retirement and/or survivors allowance from the San Diego County Employees Retirement Association. I hereby authorize SDCERA to deduct from my monthly retirement benefit \$5 per month for my membership in the Retired Employees of San Diego County, Inc. and to pay such deductions monthly to RESDC. This authorization shall continue until revoked by me.

**Associate Membership**

I am an active or deferred San Diego County or Superior Court employee, or a non-County-affiliated spouse of a current RESDC member, and I have enclosed a check made out to RESDC for \$60 annual Associate Membership.

**Name\*:** \_\_\_\_\_  
First \_\_\_\_\_ MI \_\_\_\_\_  
Last \_\_\_\_\_

**Last Four of Soc. Sec. #\*\*:**

**Email:** \_\_\_\_\_

**Phone\*:** (\_\_\_\_) \_\_\_\_\_  
 Cell  Home  Work  Other

**Address\*:** \_\_\_\_\_  
\_\_\_\_\_

**Department:** \_\_\_\_\_

**Retirement Date:** \_\_\_\_\_

**Signature\*:** \_\_\_\_\_  
SDCERA-3350

\*Required  
\*\*Required for deduction of dues

**Mail completed form to:**  
**RESDC**  
**8825 Aero Drive, Suite 205**  
**San Diego, CA 92123**





**Office Hours:** 9 a.m. to 2 p.m. Monday through Friday.  
**Telephone:** (866) 688-9229 Toll Free  
**Fax:** (619) 688-0766  
**Email:** [resdc@resdc.net](mailto:resdc@resdc.net)  
**Website:** [www.resdc.net](http://www.resdc.net)

@RetiredEmployeesofSanDiegoCounty  
 @RESDC

**THE NETWORK** is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

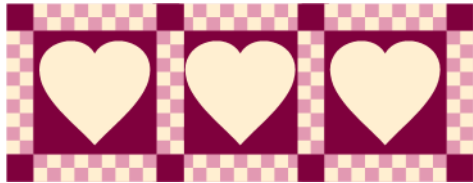
**Business and Inquiries:** Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

The information printed in *THE NETWORK* is believed to be from reliable sources. However, no responsibility is assumed by *THE NETWORK* for inaccuracies contained herein.

**Retired Employees of San Diego County, Inc.**  
8825 Aero Drive, Suite 205  
San Diego, CA 92123

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### BITS AND PIECES

**Editor's Note:** We would like to continue printing some Bits and Pieces items in this newsletter about our members.

If you have taken an interesting trip or have had an intriguing event happen recently, please let us know so that we can share your story with our members.

If you have reached an exciting birthday, or wedding anniversary, please call RESDC at (866) 688-9229. You can also write to RESDC, 8825 Aero Drive, Suite 205, San Diego, CA 92123. You can also send your information to us by email at: [resdc@resdc.net](mailto:resdc@resdc.net) □

### RESDC HEALTH FAIR PICNIC 2024 DIRECTIONS TO ADMIRAL BAKER FIELD

For those who are registered and attending the RESDC Health Fair Picnic 2024, here are driving directions to Admiral Baker Field:

**If using Route 15:**

Turn East onto Friars Road and left on Santo Road, Right on Admiral Baker Road, and turn right at the next stop sign.

Take 8 to Route 15 North, turn East onto Friars Road, left on Santo Road, and Right on Admiral Baker Road, turn right at the next stop sign.

**Upon entering the park, there will be signs to direct you.** □



**Happy Halloween!**

