



# The Billy & Spanner



## PRESIDENT'S NOTES

By Ray Storms

At our last Zoom membership meeting we had quite a few members on-line with us, great to reconnect with them. We had personnel from retirement services answer questions from our members about open enrollment. You should have received an email that takes you to a video of the open enrollment discussion. Thank you Dustin DeRollo for modernizing our communications.

As wildfires ravage our state, we adopted a new technology and communication tool, person-to-person text messaging, which allowed the Association to connect with over 300 members who we have mobile numbers for, in a very short time period to check on their well-being and to determine if they required any assistance.

It would be greatly appreciated if you have a cell phone please update your contact info, we have about 1,412 members and only have 300 cell phone contacts. You can email Dale Foster at [secretary@retiredsjpoff.org](mailto:secretary@retiredsjpoff.org) with the new information. Thank you. Also, if you are a member of Widows and Orphans, email Jerry Ellis at [jerryellis321@gmail.com](mailto:jerryellis321@gmail.com) with your new information.

It is Fall and with that flu season is upon us. Don't forget to get your Flu shot and if you are over 60, the Shingles vaccination. Even if you had the old Shingles vaccination (which was only 65% effective), the new one is over 95% effective. It is a two-shot series, second shot is between 2 to 6 months after the first shot. This shot is available at your pharmacy at no cost to you. I have also discussed with a few of my doctors what are they going to do as many of the flu symptoms are very similar to COVID-19. They are not sure as to how this will be addressed. Don't let this stop you from going to your doctor if you become ill. Better to be safe than sorry.

Please enjoy your retirement. You earned it!

## FROM THE SAN JOSE POLICE OFFICERS ASSOCIATION: IMPORTANT RETIREE UPDATE

(Re-printing this Email communication from the SJPOA)



Our Fellow Brothers & Sisters,

Many of you have recently reached out as of recent offering your support to our current members. I know each of you can think back through the years and can easily recall so many memories of the job. There is no better person than each of you, that can relate to what our active brothers and sisters are facing, in what many are characterizing as some of the most challenging times in our beloved profession of law enforcement. (Continued on pg. 3)

## I'M DEAD. NOW WHAT?



### The Association continues to give away this book.

A useful and helpful planner to give you peace of mind. It has important information about your belongings, business affairs, and wishes. It helps organize vital details about contacts, health and financial issues, etc. Contact Walter Bugna at [believe42218@earthlink.net](mailto:believe42218@earthlink.net) if you want a copy. Please include your name, current phone and current mailing address in your e-mail.

# 10 ESSENTIAL HEALTH TIPS FOR SENIORS

From Parentgiving.com | Submitted by Walter Bugna, VP of Fire

In the last census baby boomers, those 65+, accounted for 13% of the population. This age group grew at a faster rate than the population under age 45, and it's clear that the US is an aging population. Today, there are more people living longer than at any other time in history. In fact, boomers will number 78 million by 2030. "We need to become activists in promoting healthful behaviors and try our best to remain active and healthy the rest of our lives," says soon-to-be 65-year-old Arthur Hayward, MD, a geriatrician and clinical lead physician for Kaiser Permanente.

Dr. Hayward recommends these 10 easy health tips:

1. **Quit smoking.** Smoking kills by causing cancer, strokes and heart failure. Smoking leads to erectile dysfunction in men due to atherosclerosis and to excessive wrinkling by attacking skin elasticity.
2. **Keep active.** Do something to keep fit each day. Something you enjoy that maintains strength, balance and flexibility and promotes cardiovascular health. Physical activity helps you stay at a healthy weight, prevent or control illness, sleep better, reduce stress, avoid falls and look and feel better, too.
3. **Eat well.** Combined with physical activity, eating nutritious foods in the right amounts can help keep you healthy. Many illnesses, such as heart disease, obesity, high blood pressure, type 2 diabetes, and osteoporosis, can be prevented or controlled with dietary changes and exercise. Calcium and vitamin D supplements can help women prevent osteoporosis.
4. **Maintain a healthy weight.** Extra weight increases your risk for heart disease, diabetes and high blood pressure. Use the Kaiser Permanente BMI (body mass index) calculator to find out what you should weigh for your height. Get to your healthy weight and stay there by eating right and keeping active. Replace sugary drinks with water. Water is calorie free!
5. **Prevent falls.** We become vulnerable to falls as we age. Prevent falls and injury by removing loose carpet or throw rugs. Keep paths clear of electrical cords and clutter, and use night-lights in hallways and bathrooms. Did you know that people who walk barefoot fall more frequently?
6. **Stay up-to-date on immunizations and other health screenings.** By age 50, women should begin mammography screening for breast cancer. Men can be checked for prostate cancer. Those who are new to Medicare are entitled to a "Welcome to Medicare" visit and all Medicare members to an annual wellness visit. Use these visits to discuss which preventative screenings and vaccinations are due.
7. **Prevent skin cancer.** As we age, our skin grows thinner; it becomes drier and less elastic. Be sure to protect your skin from the sun. Too much sun and ultraviolet rays can cause skin cancer.
8. **Get regular dental, vision and hearing checkups.** Your teeth and gums will last a lifetime if you care for them properly that means daily brushing and flossing and getting regular dental checkups. Common eye problems that can impair vision include cataracts and glaucoma. Hearing loss occurs commonly with aging, often due to exposure to loud noise. (Continued on pg. 3)

visit our website at [www.retiredsjpoff.org](http://www.retiredsjpoff.org)

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9. **Manage stress.** Try exercise or relaxation techniques perhaps meditation or yoga as a means of coping. Make time for friends and social contacts and fun. Successful coping can affect our health and how we feel. Learn the role of positive thinking.
10. **Fan the flame.** When it comes to sexual intimacy and aging, age is no reason to limit your sexual enjoyment. Learn about physical changes that come with aging and get suggestions to help you adjust to them, if necessary.



## **SJPOA IMPORTANT RETIREE UPDATE** (Continued from pg. 1)

Just as many of you have done, with reaching out to us expressing your unwavering support, we are asking that if you know an active duty officer, please take a moment to reach out and let them know you are thinking of them and offering your support. Our officers have always done an amazing job, especially while facing incredible odds. Your continuous support of our current officers is a reminder that we will never forget where we came from, just as we will never forget you.

And because we will never forget YOU, we want to take a moment to update you on a few things that may directly impact you now. The #1 thing that remains a priority for us is our continuous search to improve your medical benefits in retirement. Important steps were taken in reducing National Medical Coverage Premium Rates, but we are not stopping there. We have taken the lead and reached out to some of our fellow PD unions across the nation. In teaming up with them, we have been speaking with major insurance carriers looking for a way to partner up and find national coverage at much more affordable rates. Recognizing that every dollar count, our pursuit in your name to improve what medical insurance is available won't stop!

Another critical area that we never let our eye off is the COLA. Over the years the city, in its pursuit to strip away what has been earned, continues to look for ways to get rid of the COLA. For those that recently retired, you may recall the POA was able to safely secure the current retirement benefits, including the COLA until 2025, guaranteeing those that were ready to retire would receive what was due to each of them. Make no mistake, city officials will continue to search for ways to change our vested benefits. As many of our active members prepare for retirement soon, just as we did for many retirees, we will continue to vigorously fight to protect your earned benefits.

Lastly, many of you reached out to us after we sent messages checking on those that were impacted by the devastating fires. We offered up our assistance to those that were in need. That offer remains intact. If you are aware of another retiree that may have been impacted and in need of help, please encourage them to reach out to us.

Our fight as a Board does not change just because someone retires. As mentioned above, we won't forget where we came from and we will never forget you!!

Bless Each of You,

President Paul Kelly & Vice President Sean Pritchard

### **CONGRATULATIONS ON YOUR RETIREMENT**

**PAUL COOK**, Police Lieutenant, 27.15 years of service.  
**RUBEN DALAISON**, Police Officer, 24.52 years of service.

**MARTIN A. LOMELI**, Fire Engineer, 28.25 years of service.



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visit our website:  
[www.retiredsjpoff.org](http://www.retiredsjpoff.org)

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## RETIREMENT SERVICES UPDATE

### Open Enrollment Changes for Retirees

This year there are relatively modest rate changes and few adjustments to benefits as we enter Open Enrollment for retirees November 1st through 30th. The changes are as follows:

- Kaiser non-Medicare rates for 2021 will increase 6.28 percent.
- Kaiser Medicare plan rates will decrease 9.1 percent.
- Anthem non-Medicare plan rates will increase 8.0 percent, while its Medicare Advantage rate will decrease 5.6 percent. It will continue to be a no-cost plan for retirees.
- Anthem Advantage PPO rate will decrease 6.1 percent. This plan will for the first time also be a no-cost plan for retirees.
- There are no changes to the plans or the rates for vision insurance or dental insurance.
- We have one significant benefit modification to report that is a response to the COVID pandemic. Kaiser Sr. Advantage California plan is replacing the Silver & Fit free gym membership with a Meals and Transportation Benefit instead. This applies only to Kaiser Senior
- Advantage members who are in California plans.

Get the full Retirement Services Newsletter below:  
<http://bit.ly/SJopenenrollment>

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