

# RETIREE NEWS

UPTE-CWA Local 9119

December 2018

## UPTE Conventions – 2018 and 2019

The UPTE Retirees Association membership was well represented at the 2018 UPTE Convention in Santa Cruz. We participated in workshops, discussions on constitutional amendments and resolutions, and meet for our annual in- person gathering.

The 2019 UPTE Convention will be held a bit later in the year and will be of shorter duration in deference to cost-saving in light of the 2018 Supreme Court Janus decision, which cut income to public sector unions. Please join us March 30-31 in Irvine where we can continue to contribute to the priorities and actions of UPTE.



You must be a full dues-paying member-in-good-standing of UPTE's Retirees Association to run for one of the delegate slots from your local. We hope to see you in Irvine!

## Lobbying Opportunities

For those making plans for 2019, note important lobbying dates for 2019 from <https://calaborfed.org/events>

March 31-April 3, 2019: California Federation of Labor (Cal Fed) Joint legislative Conference in Sacramento. Cal Fed lobbying dates are Monday and Tuesday, April 1-2. CWA will hold its usual pre-lobbying meeting beginning the afternoon of Sunday 3/31, and will hold a special CWA-only lobby day on Wednesday, April 3. This is a great opportunity to influence policy by meeting with legislators and/or or their aides.

Note that the 2019 UPTE Convention is in Irvine March 30-31 so this does conflict slightly with the Sunday pre-lobbying activities. Pick your pleasure!

As retirees, we have greater flexibility to take time during the week to participate in lobbying. A personal lobby visit is worth hundreds if not thousands of emails and well worth our time.

Other dates will be scheduled as the legislative calendar unfolds next year and we'll keep you posted about additional opportunities to support UPTC-CWA's legislative agenda.



## UC Retiree Health Benefits Working Group Recommendations

This group met to advise UC President Napolitano about issues related to retiree health benefits. UPTC retiree, Paul Brooks, served on the committee as the representative from all UC unions. The group produced a list of recommendations that were presented to President Napolitano. One of the recommendations is that the Working Group continue to meet to advise on retiree health benefits.

The recommendations can be accessed at

<https://ucnet.universityofcalifornia.edu/news/2018/07/retiree-health-benefits-working-group-issues-report,-president-supportive-of-recommendations.html>

Thanks to Paul for his incredible hard work on this. If you are interested in contributing your knowledge of health benefits to this ongoing endeavor, please contact [UPTC President Jamie McDole](#).

## Health Benefit Issues for Out-of-State Retirees

*Special report from UCOP retiree Emily Montan*

I worked for UCOP for that I could retire early. looking for a place to be evicted at a time that stress. So we began anything decent and California we wanted Northwestern states that Washington and expensive as California



17 years and was very lucky My husband and I had been own – for fear of being we couldn't handle the looking and could not find affordable in the parts of and Reno. After I realized Oregon were almost as and it is not very sunny in the

desirable areas, we looked to Reno. We had vacationed there and enjoyed the urban grittiness as well as the art community. Rather quickly, we found a place and set to remodeling and then moving from Oakland to Reno.

What we didn't plan for was the loss of Kaiser health coverage. I had been a Kaiser patient way before I worked for UC. I had my doctors and was plugged into the access and ease of being a Kaiser patient. After 3 months of driving to Roseville (near Sacramento) so I could still use Kaiser, I received a notification that I could no longer use Kaiser as my insurance. I had already changed to a Roseville doctor and had a mammogram, eye check-up and prescription plan appropriate for retirement. So, we called and emailed people who had retired out of state because we had no idea where to begin. The UC Retirement Help Desk was not so helpful though.

After choosing the appropriate and affordable plan, I began by looking at the doctors covered under the Anthem plan. Fortunately, one of the two major health care providers has many of the things Kaiser offered: electronic access to medical records, ability to make appointments and communicate on-line with the doctors I need (cardiologist, dermatologist, pulmonologist, psychiatrist and internist), etc. I had to fire my first primary care doctor after 6 months of trying to get his staff to work for his patients. I had a total knee replacement and had access to a great orthopedic surgeon. Unfortunately, the best physical therapist was not covered so I had to pay out of pocket for her. It took almost two years to get my health "program" working smoothly.

Growing old is not for the faint of heart. I did not want to move to a different area. The idea of going through a medical process transition was quite a challenge. With the rising cost of healthcare and not yet being Medicare eligible, I found the costs daunting. A significant lesson I learned from this process is that, if you are not a strong advocate for your health issues, changing your medical team and coverage is very difficult. I hope to not have to go through this again!

### **"Tune Up Your Taxes" (updated from the AARP Bulletin January-February, 2018)**

You won't have to file with the IRS until April 15, 2019, but you can do plenty right now to ease your tax pain (tax reform or not) and get a jump on your 2019 taxes. Below are some tips:

1. **Fill your IRA.** You can put money into an individual retirement account for 2018 up until the 1040 deadline of April 15. Most contributions to a traditional IRA are deductible, but withdrawals are taxed; for a Roth IRA you get no deduction for contributions but can pull money out tax free in retirement. You can contribute up to \$6,500 a year at age 50-plus (less to a Roth as your income rises).
2. **Take your due.** If you turned 70.5 last year and haven't withdrawn your required minimum distribution (RMD) from a traditional IRA or a 401(k) from a former employer, you must do so by April 1 or face a big IRS penalty. Then take a second RMD for 2019 by Dec. 31 – or get hit again.
3. **Be 1099 smart.** Starting a freelance business this year? Set aside a quarter of your self-employment income for Uncle Sam, recommends Houston CPA Thomas Jackson, since you'll owe the 15.3 percent self-employment tax on top of ordinary income taxes. "That's always a brutal surprise at the end of the year," he says.
4. **File early.** The sooner you submit your return, the sooner you'll receive any refund. And 75 percent of filers got a refund last year. Filing early also prevents crooks from filing a fraudulent return in your name.

## **Retiree Member Profile: Lisa Kermish**

*Interviewed by Wendi Felson*

Lisa Kermish is the president of UPTE's Retirees' Association and the Retirees' Association's representative at UPTE's Systemwide E-board. She retired from UCB in 2011 as a Project Policy Analyst after 32 years. She spent her entire career at the Survey Research Center until it closed for financial reasons. Lisa enjoyed her position with UC, but she was not represented by a union.



In hopes of someday having her job title and others in the Administrative Professionals unit under contract, she was a founding member of UPTE and supported all of UPTE's organizing efforts. She held both local UCB and Systemwide elected offices, worked to organize the AP unit, and was UPTE's liaison to our national union, CWA. She was hired part-time by UPTE as Education and Training director along with providing logistical support for UPTE meetings. She recently retired from that position.

### **Why is your membership in the Retirees' Association important to you?**

Unions have always been an important part of my life so working towards strong, healthy unions is what I do. And, retirees have a lot to contribute in terms of time, knowledge and experience.

### **Why has union membership and support been so important to you?**

A union's ability to present and protect employees has implications for all workers. And it runs in my family. My maternal grandfather was a ship's clerk in the ILWU on the docks in San Francisco. My paternal grandfather was in the ILGWU as a garment worker in NYC. Another grandparent was a Wobblie printer (typesetter) in Seattle. Both of my parents were social workers and active in the National Association of Social Workers and many social justice issues (civil rights, anti-war, anti-poverty, etc.)

### **What are your interests?**

I love traveling, going to movies, reading, and spending time with friends and family. I enjoy cooking and look forward to finally having the time to take some cooking classes!

### **What are your plans now that you are fully retired?**

**I intend to travel more now for fun, to visit with friends, and to help keep our retiree members active in the great work we do in UPTE!**

## 2017 Tax Overhaul Bill and Retirees

***More than half of retirees rely on Social Security for most of their income; for 33% of retirees, Social Security provides more than 90% of their income.***

On December 22, 2017, Congress passed the GOP's Tax Overhaul bill. It is the largest tax reform bill in over 30 years. This bill will no doubt have major repercussions for seniors and retirees on Medicare, Medicaid and Social Security. Luckily, we were part of a union that fought hard to preserve our pension and healthcare benefits. But, many of us will still need to utilize the Social Security benefits that we have paid into most of our working lives. However, this tax bill puts these safety net programs in jeopardy.



While the bill does not directly cut Social Security, the debt that these tax cuts is expected to add \$1.46 trillion to the deficit over the next decade. The tax cuts are never going to generate the income to cover the deficit, so before the ink was dry on Trump's signature the hardline conservatives were already talking about where the money would come. No surprise – the “entitlement” programs!

On the Senate floor during the tax debate, Sen. Bernie Sanders (I-VT) asked Senator Rubio (R-FL) and Sen. Patrick J. Toomey (R-PA) to promise that Republicans would not advance cuts to Medicare and Social Security after their tax bill. Toomey said that there was “no secret plan” to do so, while Rubio said he opposed cuts to either program for current beneficiaries. However, neither closed the door to changing the programs for future beneficiaries. “I am not going to support any cuts to people who are on the program and need those benefits. But I want this program to survive,” Toomey said. To which Sanders responded: “He just told you he's going to cut Social Security.”

One way they may make the cuts is to raise the retirement age for full Social Security benefits and force recipients to collect a fraction of what they otherwise would have. Due in part to the potential political cost, Republicans have largely confined their ideas to plans that would affect new beneficiaries, rather than current ones. Many conservatives have long argued for cutting and changing social safety net programs, arguing that anti-poverty programs have failed and that Social Security spending is growing at an unsustainable rate. So, the new tax cut bill could be an indirect way of reducing this widely respected and valued benefit.

On March 23, 2018, the second largest budget in US history was signed into law. The repercussions for working people and for retirees has yet to be seen.

### **Thanks!**

Thanks to Paul Brooks, Wendi Felson, and Emily Montan for their contributions to this newsletter!