

8th Annual REMCO Business Meeting Minutes

Steve Pettee, an Affiliate of CRCEA, negotiated group rates by Pacific Group Agencies Inc. to provide additional benefits for REMCO Members in addition to existing benefits from Merced County - Workshop -10:40 AM

REMCO Luncheon Follows Business Meeting (11:30 AM)

Tuesday, September 12, 2023

10:40 – 11:05 AM – After resolving microphones issues, President Jackie Walther-Parnell introduced Steve Pettee from Pacific Group Agencies with highlights of supplemental benefits available exclusively to REMCO Members as being eligible to enroll. Steve noted that there were flyers on the table as well as samples of micro-fiber cleaners for glasses, toothpaste, toothbrushes, and other small items of interest. Annual enrollment begins October 14, 2023 for plans to be activated January 1, 2024. Steve reported a new plan, Armadillo Home Warranty, to repair or replace appliances and major systems to heating and cooling, plumbing and electric when they break down, was now available, no contract, group program rates, and your own contractor can be used for the replacement or repair.

Additional plans available:

Dental PPO: Comprehensive, full-service plan covers 360 procedures from routine preventive to major, including crowns, dentures, and implants. Every covered member and dependent has a \$1,500 calendar year benefit. A member can use any dentist; if an Ameritas Network Dentist is used, a member will receive quality dental care at deeply discounted prices.

Dental HMO: High-level plan with comprehensive coverage for 380+ procedures, with extremely low member co-pays, without a set calendar year dollar benefit maximum. A Dentist from Cigna's nationwide dental network of highly qualified dentist must be chosen. Steve noted that a lot of ads for Medicare Advantage have been on TV lately that may not be as beneficial when looked at in-depth as a caution for members.

Vision: This comprehensive VSP Vision PPO plan allows a member to use any provider, however if one of the 54,000 VSP Choice Network providers are chosen, a member will receive the highest benefits at the lowest out-of-pocket costs for options such as specialized glasses.

Legal Shield Services: Provides a member and family access to attorneys for a variety of services such as a Will being done for no-cost to the member, or preparation of a Living Will/Trust for two people for \$1595 or Power of Attorney, or calling for legal advice on IRS Audit assistance, contracts, documents, consultations, bankruptcy, which can be \$2995 or more for a small monthly premium.

ID Shield Services: Steve noted that almost everyone has received a scam telephone call asking for personal information like a social security or Medicare number and he advised that the call be ended as they are fishing for information that they can use to open a fraudulent account. This extensive coverage helps a member prevent ID Theft with continuous Credit Monitoring, monitoring potentially fraudulent new accounts, Dark Web monitoring for personally identifiable information that can be purchased by criminals, Identity Threats and Credit Threat alerts, and full-service restoration of identity to pre-theft status and watches your credit score for you.

Personal Accident & Secure Travel: Provides an Accidental Death Benefit starting at \$4.95 per month for one member or \$6.62 for member and family for a \$110,000 plan. Coverage also includes Secure Travel benefits for Emergency Medical Evacuations for accidents, medical emergencies and repatriation when a member travels more than 100 miles from home regardless of the level of the accidental death benefits purchased. Steve reported that a member's sister had died while in Tokyo who had to be repatriated back to the USA (return the remains home) at a cost of \$52,000 which was independent of her \$300,000 death benefit plan.

Pet Insurance: Provides health and accident insurance for dogs, cats, birds, and a variety of exotic pets and covers thousands of medical conditions including routine care such as vaccinations, spaying and neutering and dental, choosing from multiple plans available and use any vet including specialty and ER.

Home and Auto Insurance: At a member's renewal, can use web link www.pgagencies.com/remco to request a quote for one or both.

Travel Guard: Travel insurance designed to cover travelers Worldwide with many plans available to suit specific needs. Coverage is purchased on a per-trip basis. Call for a quote when your first trip deposit has been made (1-800-511-9065) or use travel@pgagencies.com to get a quote based on information provided for comprehensive coverage for the cost of trip cancelation or interruption, coverage for missed connections, trip delays, lost or delayed baggage and medical coverage.

Term Life: Term is designed for people seeking a life benefit of \$100,000 or more. Please call for a quote if interested.

Emergency Assistance Plus: Emergency Assistance Plus (EA+) is a crucial safety net that helps a member to pay for emergencies that health and travel insurance generally will not cover. This is an annual premium for a member and a slightly higher premium for a member and family to cover more than 20 emergency and medical services such as medical evacuation if hospital can't properly treat your condition, and transport RV/motorcycle home.

Steve reported that the booklets with additional information will be mailed out soon and provided his telephone number for those with additional questions (1-800-511-9065) and said he would be available for a while to answer questions. President Walther-Parnell reported that there were still some goodies on the table and noted the business meeting would begin at 11:30 AM.

11:35 AM

Call To Order:

President Jackie Walther-Parnell called the 8th Annual Business meeting to order at 11:35 AM. She led the Pledge of Allegiance, followed by a moment of silence for Military and Public Safety personnel and REMCO members who have passed.

President Walther-Parnell introduced the Head Table noting herself as President, Secretary LaVon Justice, Lola Barnett, Treasurer, Lori Norman is new Vice President, Eric Swenson Director.

President Walther-Parnell reminded members to get tickets before the drawings are called, and to provide suggestions for trip destinations, or speakers/Presenters/Topics such as Steve Pettee provided at the Workshop held at 10:40 AM. If not a member of the REMCOAI Facebook page, please join to remain up-to-date.

President Walther-Parnell reminded members to make an appointment with a HICAP representative during open enrollment at 851 W 23rd street on medical information determining what RX plans works best for next year.

President Walther-Parnell recognized the long service of Officers: Scott Johnston began serving as a Director in 2012, became Vice President in February of 2019 and in October of 2019 began serving as Retirement Board Representative. She reported that ballots for positions of Retirement Board Representative and Alternate Retirement Board Representative, Mike Harris, will be sent out soon, please vote for both Scott and Mike Harris to continue providing REMCO financial updates. Lola Barnett has been Treasurer since October 1, 2013 when REMCOAI became Incorporated and will serve as Past President on the Board of Directors as she was a one-term President after John Carlisle stepped down as the prior President. Lola noted she will still be involved and would help where needed when one of the members remarked they were used to calling Lola for reservations.

President Walther-Parnell reported that for the White Paper Election nominations were received for Vice President (Lori Norman), Secretary (LaVon Justice) and Treasurer (Richard St. Marie) by the deadline. President Jackie Walther-Parnell chose to continue for another term as President as no nominations were received for President. **Action**

Item: Motion made (Lola Barnett)/Seconded (Wanda Lax) and passed by members to confirm the slate of Officers' 2-year term.

President Walther-Parnell reported that Newsletter Director Mike Harris had post cards sent with the information on the REMCO 8th Annual September 12, 2023 Business Meeting and whom to contact for reservations or to use the REMCOAI Facebook Page. No articles had been submitted in a timely manner for a Newsletter. Director Harris is stepping down as Newsletter editor due to other commitments. She noted that she and Director Harris worked with IMedia for the postings on the website and he worked with The Addressers for the Newsletter. She asked for volunteers for the Newsletter and co-working with IMedia and noted that it can be more than one person on the projects.

President Walther-Parnell reported that Gladys Dove of Atwater was the \$50 quarterly winner of the random draw of the Membership list. If the winner is not present, they are sent a congratulatory letter and the \$50 gift card.

President Walther-Parnell asked members to submit nominations for a local non-profit charity (providing name, mission, goals, services, non-profit #) for the up-to-\$500 charitable donation at the December 12, 2023 General Meeting before the October 18th Board of Directors meeting.

President Walther-Parnell reported members can submit a REMCO member as Volunteer of Year, noting their activities before the October 18th Board of Directors meeting for recognition at the December 12, 2023 General Meeting.

President Walther-Parnell reported that the CRCEA Fall Conference will be held in Stockton Hilton Hotel October 1- 4, 2023. REMCO can send two delegates, Director Richard St. Marie will attend and if someone else is interested, let her know. Those who attend need to attend the Board of Directors meeting on October 18th with a written or verbal report of what occurred at the Conference. She noted that Wednesday is usually the Business Meeting where items are voted on. Delegates can attend any committee to audit the meeting to assess what other Counties are doing; new ideas can come out of the meetings. President Walther-Parnell is on the membership and IT committees. Membership Chair is in Stanislaus County.

Next General Meeting December 12, 2023. Make reservation early!

No other Business: **Action Item: Motion made (Lola Barnett)/Seconded (member)/Passed**

Lunch will be announced when ready. Those needing assistance go first, then Head Table, then tables on far right...