

REMCO General Meeting Minutes

Tuesday, December 10, 2024

10:30 AM

President Lori Norman announced that there were flyers on each table presenting a double feature at Playhouse Merced of 'Twas the week after Christmas and The Grunch, new Children's Musicals of youngsters between 6 and 10 years old, playing December 12-21, 2024 at 452 West Main Street. Today, dressed in Elf costumes, we have Rose Pino and Reagan Gray, an outreach teacher, to entertain us with some Christmas songs from the Playhouse. Director Gloria Keene reached out to Playhouse Merced when another organization was unavailable. Kudos to Director Keene. Reagan sang Silver Bells, then joined by Rose. Rose sang Never Fall in Love with an Elf, a funny tune, followed by I'll Be Home for Christmas. The members expressed their pleasure with their clapping.

President Norman announced that the door prizes were in the small room across the hall, put your ticket(s) in the cup in front of the door prize you would like to take home. The drawings will be held by the prize cup later.

First, let's have a team building game where everyone at the table grabs a bag to create a Christmas chain worked on by everyone at the table together, first table who finishes wins small prizes for everyone at that table. Lots of instruction was heard and many busy hands working to complete their challenge until finally one table yelled "Done!"

President Norman noted that the Fun and Games continue using the scratchers on each table with Treasurer Richard St. Marie reading the Right, Left or Over story, words that members would give their scratchers to the person on the right, left or across (over) at their table. When the story ends, a member may have the scratchers they started with or have some other members scratchers. There was a lot of laughing during and after the story ended. Treasurer St. Marie announced to the members that the business portion of the meeting would begin in 15-20 minutes, so this is the time to get tickets, visit with other members, or get coffee or water to drink.

President Norman called the meeting to order at 11:30 AM, followed by the Pledge of Allegiance and to observe a moment of silence for Military and Public Safety personnel and REMCO members who have passed. President Norman introduced herself, then asked everyone on the Head Table to introduce themselves: Secretary LaVon Justice, Director Gloria Keene, Treasurer Richard St. Marie, Past President Lola Barnett, and Mia Yang and Amy Gonzales from Human Resources.

President Norman introduced new Directors Michele Burroughs and Mary Brooks and acknowledged Director Bernedette Castaneda near the back of the room.

Director Gloria Keene who nominated the Merced Salvation Army (501(c) 3 as a recipient for the annual REMCO donation given to a local non-profit. The submission was voted on by the Board of Directors to receive the up-to-\$500 donation for outstanding community participation. Director Keene reported that the Merced Branch of the Salvation Army has been instrumental in helping the entire County of Merced. It has been in existence for almost 100 years in South Merced which provides a multitude of services including a daily food pantry, breakfasts at Sally's, referrals for utilities, clothes closets, after- schools programs and summer camps for needy children who would not be able to attend under other circumstances. In addition, the Salvation Army holds Sunday worships and Children's bible studies. The Salvation Army has included in the campus bathrooms with showers for the most needed population, the homeless. Director Keene noted that she had served on their Board for many years and feel that the Salvation Army is unique in its work. It provides for a segment of the population that is very often not visible to most of the community and therefore often overlooked. Director Keene introduced Manuel Sousa, who was here to accept the REMCO \$250 donation and who also sat on the Salvation Army Board. Manuel reported that the Camps for children were an eye-opening experience for many of the children who had not been exposed to that type of environment before and how much fun they had during the summer and the breakfast program can fill an empty stomach. Manuel reported that the Majors get together every few years to discuss how the programs are doing and to consider what could be enhanced such as the homeless population having access to showers and supplied clean socks and how they are living. Manuel hoped that the Army would be his last job as he has projects he wants to dig into in the future and he also had served in the 21st Army and he enjoys Rodeos. He thanked the REMCO members for the donation that would enrich the community. The members clapped their approval.

President Norman presented Benefits Analysts Mai Yang and Amy Gonzales, who discussed Management Life Insurance paid by the County, at retirement amounts by classification level (A, B, C, D, E) and at retirement, age 70 – 75 for those who were hired before March 1, 2001. If an employee had been working in a C classification their policy would be valued at \$50,00 while working. When the employee retired, their policy would be valued at \$25,000; at age 70, the policy would be valued at \$12,500; at age 75 the policy would be valued at \$6,250. For an employee working in a C classification who had been hired after March 1, 2001, their policy while working would be valued at \$20,000; at retirement their policy would be valued at \$10,000; at age 70 their policy would be valued at \$5,000; at age 75 their policy would be valued at \$2,500. For employees who had purchased insurance policies of \$1,000 or \$2,000 while working would need updates, to come see them. Mai reported on Retiree Medical and

Dental Monthly rates effective January 1, 2025: Dental premium is \$42.82, after the County portion of \$35 is contributed, the Retiree portion would be \$7.82. Delta Dental PPO Dentists maximum will be \$1,700 per person per calendar year while non-Delta Dental PPO Dentists maximum will be \$1,600 per person per calendar year. The under 65 retirees (not eligible for Over-65 Plan) were moved to the Anthem 500 Medical plan as other plan's premium had become very expensive.

President Norman announced that the next guests, Brenda Mojica and Alex Ortega from MercedCERA. Good morning, Merry Christmas and Happy Holidays to you all. I am Brenda Mojica and I am here with my colleague, Alex Ortega, representing the Benefits Team of Merced County Employees Retirement Association (MercedCERA). Just a few updates from the last quarter meeting. MercedCERA staffing now totals 14 employees. This is a huge change from when I first started with this department in 2007, there were only 6 employees. The new office is nearing completion, located at 690 West 19th Street with a targeted move-in date of January 6, 2025. An Open House of the new location is being planned, a date and time to be announced at a later date. As the calendar year 2024 comes to an end, a friendly reminder to ensure your mailing address is up-to-date, since the 1099R's will be mailed out at the end of January 2025 for tax purposes. Please note that MercedCERA cannot fax your 1099R to your tax preparer nor can someone other than yourself request a 1099R. We have tax forms both federal and state, address change, update beneficiaries, and direct deposit should you need one or several forms. Lastly MercedCERA in 2025 will be turning 75 years of serving membership and plan sponsors.

Alex reported that he had some statistics on the MercedCERA membership as of the quarter October 31, 2024. Alex reported that Active Members on Tier 1 has 26 working 1%; Tier 2: 612 27%; Tier 3: 53 2%; Tier 4: his Tier, 1583 70%; Total working 2,274. Retired Members: Tier 1: 1,722 66.4%; Tier 2: 831 32%; Tier 3: 11 0.4%; Tier 4: 31 1.2; Total: 2,595. Deferred Members: Tier 1: 35 2%; Tier 2: 490 34%; Tier 3: 57 4%; Tier 4: 862 60%; Total: 1,444. Member Grand Total: 6,313; Safety Grand Total: 916; General Grand Total: 5,397. Brenda said once again, Merry Christmas, Happy Holidays, may 2025 be an amazing year for us all. If you need any of the forms or have questions, come see us. Members clapping and some members coming to head table for forms and to ask questions.

President Norman announced that members received a green ticket when they came in for an Attendance drawing to go to the Chicken Ranch Casino: winner Carol Gray. The members-only bingo blackout drawing for the grand door prize, an iPad donated by MERCO, winner was Amelia Cuen of Merced.

President Norman reported that the winner of the \$50 gift card quarterly random draw from the REMCO Membership Report was Amelia Cuen of Merced.

President Norman reported that no submissions for the Volunteer of the Year by the 11/15/24 deadline.

President Norman recognized the work of Directors Bernedette Castaneda and Michele Burroughs on the tables as the table decorations are part of the door prizes and the fun and games.

President Norman noted that the next General Meeting is March 11, 2025 and to make reservations early.

No Other Business – meeting closed at 12:05 PM Action Item (Motion made/Seconded/Passed by Members. President Norman reported she would let the members know when lunch is ready, those who need assistance go first, then the head table, then the tables on the right.