



The Grapevine

OCTOBER 2021

Representing all Fresno County retirees and their families

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Luncheon Reservations

Thursday, October 28

ALL RESERVATIONS
MUST BE MADE BY CHECK

PARDINI'S

2257 W Shaw, corner of
W Shaw & Van Ness, Fresno

Check-in: 10 a.m.

Sit-down luncheon served
at 11:30 a.m.

Attendance limited to 200
Proof of Vaccination
Required

Jacks in the Bag Raffle:
\$120

50/50 Raffle

Food Drive benefiting:

Bulldog Pantry

Food and Money Only

Books, CD & DVD Exchange

Reservations: \$18 members;
\$21 nonmembers.

Please make your check payable to REFCO, and mail to:
REFCO, P.O. BOX 26384
FRESNO, CA 93729-6384

Deadline for reservations is Saturday, October 23. Your check must reach us by that date, so please mail it early to allow for the USPS delivery.

EXCEPT FOR FREE LUNCHES

PHONE RESERVATIONS WILL NOT BE ACCEPTED

To cancel reservations:

- Call Marianne Messina, 559-439-9524 prior to October 23.
- If you get an answering machine, leave your name, phone number and that you are canceling your reservation.
- Cancellations after deadline cannot be refunded.

President's Message

by Kelly Woodard,
President REFCO



Kelly Woodard

As this long, hot summer is winding down; and we continue to adjust to a different variant of the COVID 19 (Delta Variant), I thought about some of the positive things I have done this summer. My activities have not been as social as I would like, none the less my activities have been very rewarding. I have fruit trees at my house. I hate for the fruit to go to waste, so I can fruit jam every year. This summer I canned fig and plum jams that I have been sharing with friends and family. Every year I set aside some jam to mail to out of town friends and loved ones at Christmas.

Another hobby that I have more fully embraced is doing family ancestry with my Mom and Uncle. Both have shared stories and pictures with me and those have led me on many research journeys; as well as causing me to reach out and meet long lost relatives with their own stories. I admit this Pandemic has turned me into an ancestry junkie.

Your Board continues to meet

monthly via Zoom. A positive is we have grown in our virtual skills! The Board has booked Pardini's for our October 2021 in person Luncheon. More

detailed information is provided in this *Grapevine* newsletter.

The newsletter has experienced changes. Thank you to Board member Joy Clark, Committee Chair for *The Grapevine*, who has worked with our printer on the format and paper to enhance the newsletter features.

This last quarter has yet again presented all of us with life challenges. Masks are back, boosters are starting to be given; and guidance and policy approaches continue to evolve. As we approach this next quarter, please continue to exercise approaches to keep you, your families and our community safe and consider ways to keep busy with fulfilling hobbies and activities.

Best to you all!

2022 REFCO Nominations Announced

At the September 2021 board meeting, the Nominating Committee submitted, and the board approved, the slate of 2022 candidates:

- President **Kelly Woodard** (2nd year of two-year term)
 1st Vice President **Debbie Blankenship** (2nd year of two-year term)
 2nd Vice President **Irene Romero***
 Membership Secretary **Joy Clark***
 Recording Secretary **Dick Estel***
 Treasurer **Linda Robinson***
 Assistant Treasurer **Marianne Messina***

BOARD OF DIRECTORS (terms expire end of 2023):

Sue Wirt* • Don Nelson* • Mary Ann Rogozinski* • Julie Hornback*

* Incumbent

Scholarship

Continued from page 1

Behavior Technician working with children on the autism spectrum. As a part of her graduate program, she has been a counselor trainee at Clovis Unified School District working with 4th-12th graders as well as Fresno Economic Opportunities Commission working with the homeless population. Upon obtaining her master's degree, she can begin to serve the community as an Associate Therapist and work towards becoming a Licensed Marriage and Family Therapist and further serve the community in mental health, education, and advocacy.



Sahildeep Cheema

Sahildeep Cheema is currently attending California State University, Fresno majoring in psychology and minoring in chemistry. He plans to go to medical school next year in hopes to one day become a cardiothoracic surgeon. His hobbies outside of school consist of working out, playing basketball, and spending time with his family and friends.



Brandon Cornelius

Brandon Cornelius is currently studying Plant Science at Jordan College of Agriculture Fresno State. While working for JM Lord Inc. as a Scout and soil/tissue Sampler. His goals are to focus and contribute his education and experiences to land management; emphasis Natural Resources. In his free time, he enjoys snowboarding, duck hunting, golfing, and wake surfing.



Taylor DaSilva

Taylor DaSilva is the granddaughter of Manuel Caetano, a twenty-year REFCO member. Currently, she is a sophomore at Fresno State majoring in Pre-Health. It is her goal to become a Pediatric Physical Therapist in the future! She is very grateful for this scholarship; it will greatly help her with her school expenses!



Yazmin Gonzalez

Yazmin Gonzalez is currently a junior at California State University Fresno majoring in Biology. After graduation, she plans to attend Medical School and return to the Central Valley to provide medical services to underserved communities. She belongs to several student organizations including the Pre-Medical Club,

Louis Stokes Alliance for Minority Participation (LSAMP), and Health Career Opportunity Program (HCOP) all aimed toward giving back to the community. She volunteers at UCSF Fresno Mobile Heal: COVID-19 Equity Project (CEP) assisting patients throughout the vaccination process. She is grateful to have been selected to receive the REFCO scholarship as it will allow her to focus more on her studies and becoming a more active member of my community.



Kristina Hollenbeck

Kristina Hollenbeck is an MBA student at CSUF in her last semester. She also studies event planning and has completed her Special Event Planning Certification this past semester. In December she is expecting to graduate. After graduation, she is seeking a career that allows her to combine her knowledge of the business world with her experiences and education in event planning. In addition to going to school she also works three jobs. She is on the event staff at Extraordinary Life Events. She is the office manager and a tutor at Math Crazy, a local tutoring company. She is also a substitute teacher for Fresno Unified School District. When she is not working or studying for school, she is an avid fiction reader who enjoys spending time with her family and friends. She would like to thank REFCO for allowing her to continue her education through the gift of their most generous scholarship.



Luke Karagozian

Luke Karagozian is a junior majoring in liberal studies. In his free time, he likes to surf both in the ocean and behind a boat, hike, ride his mountain bike, rock climb, spend time at the gym, and hang-out with family and friends. He spends time volunteering in various ways through his fraternity and working in a classroom as a volunteer. After graduation, he plans to enter the credential program and eventually become an elementary school teacher. He is extremely grateful for the scholarship, and he thanks REFCO for their support of Fresno State students.



Matthew Mgrdechian

Matthew Mgrdechian graduated from Buchanan High School with honors in 2016. Matthew graduated Cum Laude from Clovis Community College in 2018 with an Associate in Arts Degree in Kinesiology. He is currently attending California State University, Fresno majoring in Kinesiology and pursuing a career as a Physical Education Instructor. Matthew has
*Please see **Scholarship** on page 4*

Meet Your REFCO Board Member: Linda Robinson

I entered this world on a warm June day as a new bona-fide Fresno city/county resident. My parents brought me home to a small white house on East Butler Ave. that my father had lovingly built for his young family. The residents at that time were my parents and my 7-year-old sister. Two and three years later my parents brought home a couple more bundles of joy both of which were of the female variety.



Linda Robinson

Our home was about ten feet from their business which was a poultry processing plant. My grandmother had started the business at the same location by

killing chickens in her yard and selling them to the neighbors. All of the daughters learned all the facets of the poultry business. With a good sharp knife, I can still cut up a chicken in a couple minutes.

My parent's business prospered and they were able to build a large lovely home in the block south of the poultry ranch. I lived there from 7 years old until I married at which time my husband and I built a home on 5 acres in Clovis which is where I currently reside.

I attended Fresno State and became a registered nurse with a certificate in Public Health Nursing. My career with Fresno County as a Public Health Nurse began in 1967. My husband and I welcomed a son in 1973 at which time I began working part-time for 9 years. I returned to full-time work and retired in 2003.

Scholarship

Continued from page 3

volunteered throughout the Clovis community including summers as a counselor for his church's youth camp. Snowboarding and downhill mountain biking are his passion. He also likes to work out at the gym, play golf and travel. Matthew especially enjoys spending time with his friends, going out to dinner and the movies. He thanks REFCO for the scholarship. It is much appreciated.

Fresno City College Scholarship Winners



Sarah Hagan

Sarah Hagan has three kids ages 12, 7, and 2. She stopped going to college when she was pregnant with her first child. After she had her last child, she decided it was time to go back and finish. She worked very hard and completed her prerequisites in December 2020 finishing with honors and two associate degrees. She was

selected for the RN program and will graduate in spring 2023. It's difficult juggling home and school but she knows in the long run it will be worth it.



Alina Lemos

Alina Lemos is studying to become a registered nurse. She is currently a part of FCC's future nurses program and will be entering their nursing program fall 2022. Although, she will be applying to a few universities this fall in hopes to be accepted into their nursing programs as well. She hopes to receive her Bachelor of

Science, and maybe even continue with her education afterwards. She is interested in helping others feel healthier and happier, and this is what has drawn her to the medical field.



Patricia Waggoner

Patricia Waggoner is double majoring in Psychology and Alcohol and Drug Studies. She plans to continue with her transfer program and move on to State in 2023. She has returned to school to further her career. She works hard to maintain good grades in school while maintaining full-time employment. She is a mother of two

and values the time she spends with them. She hopes that she has set a good example and raises them to be healthy, happy, and productive individuals. The future is what you make of it.

All eleven students have been invited to attend our annual October 28 Luncheon at Pardini's restaurant to meet the REFCO members.

REFCO's scholarship programs are administered by CSUF & FCC for children, grandchildren, and great grandchildren of REFCO members. If you have an eligible student in your family who would benefit from a CSUF or FCC scholarship, follow instructions below:

CSUF & FCC are only available online. For CSUF log on to: www.csufresno.edu/scholarships/scholarshipapplication. The Scholarship Office phone number is (559) 278-4833. For FCC log on <https://www.fresnocitycollege.edu/admissions-aid/scholarships/fresno-city-college-scholarships.html> The Scholarship Office phone number is (559) 442-8293.

Scholarship applications can be submitted for:
CSUF: October 1, 2021, through March 2, 2022
FCC: October 1, 2021, through March 2, 2022



Open Enrollment: Plan Year 2022

Open Enrollment for Plan Year 2022 is scheduled to begin on **Monday, October 11, 2021** and will continue through **Friday, November 5, 2021**. Open Enrollment is the one time during the year that you may enroll in one of the County’s health insurance plans or make changes to the plans you are currently enrolled in without a qualifying event. If you choose to enroll or make any changes, coverage will take effect **January 1, 2022**.

What Changes Are there For Plan Year 2022?

For the 2022 plan year, the County of Fresno will continue to offer Anthem Blue Cross HDPPPO, United American supplemental, and Kaiser Senior Advantage High and Low Options. If you do not want to enroll or make any changes to the plans you are currently enrolled in, no action is required on your part. The new rates for plan year 2022 can be found on the next page. Please note – these rates were approved by the County of Fresno Board on September 21, 2021.

Who Is Eligible To Be Covered On My Health Insurance Plan?

Eligible Dependents	Required Document(s)
Spouse	Certified Marriage Certificate/ Abstract
Domestic Partner	Declaration of Domestic Partnership filed with the California Secretary of State
Child	Certified Birth Certificate/ Abstract
Adopted Child	Adoption Order or the Certified Birth Certificate/Abstract
Step Child	Certified Birth Certificate/ Abstract and a Certified Marriage Certificate/ Abstract/Declaration of Domestic Partnership showing your spouse/registered domestic partner as the child’s parent
Child of Legal Guardianship	Letters of Guardianship filed with the courts

Please note: The required documents listed above must be submitted each time a dependent is added to your health insurance, regardless if the dependent has been covered under your plan previously.

Can I Make Changes to My Health Insurance Plan Once Open Enrollment Closes?

Once Open Enrollment closes, you will not be permitted to enroll or make changes until the next Open Enrollment period, unless you experience

*Please see **Health Enrollment** on page 6*

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Health Enrollment

Continued from page 5

a qualifying event as defined by the IRS. If you experience a qualifying event, you must submit the required documentation to Employee Benefits within thirty (30) days of the qualifying event date.

How Do I Enroll In One Of The County Retiree Plans?

Complete the applicable form(s) and submit to County of Fresno – Human Resources: Employee Benefits by 5:00 pm, November 5, 2021 via:

- **Email:** HRBenefits@fresnocountyca.gov
- **Fax:** (559) 455-4787
- **USPS mail:** 2220 Tulare Street, 14th Floor, Fresno, CA 93721

Please note: All forms and supporting documents must be received by Employee Benefits no later than 5:00 pm on Friday, November 5, 2021. Employee Benefits is not responsible for forms sent through USPS mail

that are lost or delayed and therefore not received by the deadline. In order to confirm receipt of forms and/or supporting documents, please contact Employee Benefits at (559) 600-1810 or email: HRBenefits@fresnocountyca.gov.

Any Questions?

Please contact Employee Benefits at (559) 600-1810 or email: HRBenefits@fresnocountyca.gov. Additionally, you can visit the Open Enrollment website at: www.co.fresno.ca.us/openenrollment. The site is very informative and includes detailed summaries, provider information, rates, forms and much more!

Open Enrollment Events

Due to ongoing COVID concerns, the County of Fresno will not be holding the annual Health Fest this year. While this decision was not made lightly, it was made in an effort to help keep our community safe. If you should have any questions or would like additional information on the health plans available, please contact Employee Benefits at (559) 600-1810 or email: HRBenefits@fresnocountyca.gov.

Health Plans & Monthly Premium Summary

	NON-MEDICARE (Under Age 65)		MEDICARE SUPPLEMENTAL (Age 65 and Over)	
	PLAN 1		PLAN 2	
Medical/Mental Health	Anthem Blue Cross HDPPPO		United American	
Prescription	Anthem Blue Cross		UnitedHealthcare Rx	
Vision	Vision Service Plan (VSP)		Vision Service Plan (VSP)	
Dental Plans	Delta Dental DPPO	or DeltaCare USA DHMO	Delta Dental DPPO	or DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$988.27	\$965.36	\$515.20	\$492.29
Retiree + Spouse	\$1,734.28	\$1,701.60	\$993.36	\$960.68
Retiree + Child(ren)	\$1,533.36	\$1,511.31		
Retiree + Family	\$2,276.59	\$2,242.96		
	NON-MEDICARE & MEDICARE (Under Age 65 with Anthem + Age 65 and Over with United American)			
	Delta Dental DPPO	or DeltaCare USA DHMO		
	RETIREE COST			
Retiree Medicare + Spouse Non-Medicare	\$1,481.48	\$1,448.80		
Retiree Non-Medicare + Spouse Medicare	\$1,481.48	\$1,448.80		
	MEDICARE ADVANTAGE PLANS (Age 65 and Over)			
	PLAN 3		PLAN 4	
Medical/Mental Health	Kaiser Senior Advantage High		Kaiser Senior Advantage Low	
Prescription	Kaiser Permanente		Kaiser Permanente	
Vision	Kaiser Permanente		Kaiser Permanente	
Dental Plans	Delta Dental DPPO	or DeltaCare USA DHMO	Delta Dental DPPO	or DeltaCare USA DHMO
	RETIREE COST		RETIREE COST	
Retiree Only	\$369.23	\$346.32	\$307.59	\$284.68
Retiree + Spouse	\$702.73	\$670.05	\$579.45	\$546.77

Not all Retiree rate categories are included in this comparison sheet. Please contact Employee Benefits at (559) 600-1810 or email us at HRBenefits@fresnocountyca.gov if your situation is not identified.

Congratulations, New Retirees

July-August 2021

**Indicates a deferred member.
Listed alphabetically by last name.*

Richard Acosta	Soc Servs	16.1424
Brenda L Aguilera	Soc Servs	16.6466
Mary A Aloojian	Assessor	39.7781
Attracta Ayoub	Comm Hlth	19.7573
Colette Baxter	VMC	15.6192*
Ronele Brooks	Comm Hlth	32.7233
Denise P Centeno	Pub Works & Plan	5.6475
Stacy Condley	Beh Hlth	21.6449
Gilda Cox	Soc Servs	10.4791
Annette Curtis	Soc Servs	16.5260*
Monica Diaz	Distr Attorney	16.8301*
Pamela E Fine	FCERA	20.6495
Alysa Foster-Miller	Soc Servs	23.9428
Jo Ann Gonzales	Probation	13.9945
Juana Vita Gutierrez	Soc Servs	16.2959
Winifred G Le Blanc	Human Resources	26.8822
John R Lopez	Probation	31.1699
Michael Mills	Sheriff	30.2192
Kathleen Milne-Monteverde	Library	19.7829
Kevin Molle	Sheriff	9.8356*
Susan Ortega	Pub Works & Plan	21.0102
Donna Osuna	Sheriff	13.6630
Clinton Page	Sheriff	16.6959
Teresa Parks	Soc Servs	23.7153
Gloria Reyes	Soc Servs	17.6384
Celeste Riojas	Library	14.9122
David Rocha Jr.	Roads	20.8493
Carlos A Rodriguez	Sheriff	19.6415
Lewie Salinas	Pub Works & Plan	5.6685
Nanette Selover	Distr Attorney	6.9754
Khamnga Sengmany	Soc Servs	9.5096*
Sharon Shamoon	VMC	9.7425*
Lois Sloan	Library	4.9630
Stephanie Smith	Probation	12.2493
John D Souza	Sheriff	28.2685
Pauline Tolentino	Probation	1.4658*
Joel R Torres	Facility Services	20.5560
Ronald Trigueiro	Library	21.6523
Eleanor R Vargas	Sup Court	22.6822
Fu Vang	Sheriff	17.1836
Larry Waggle	Dist Attorney	12.9726
Terrance L Ward	ITSD	17.2764
Chalee Yang	Beh Hlth	26.4353
Tou B Yang	Beh Hlth	28.7642

In Memoriam

July-August 2021

ACTIVE

Adam Gutierrez

RETIREES

Socorro O Alvarez	Panee Pintaruchi
Pamela Anderson	Lana L Purcell
Jim J Asplund	Judith Rees
Andrew Brewer Jr	Anastacio Reza
Lois Christensen	Joan D Roden
Louise Corrales	Joyce Rogers
John R Donaldson	Linda R Ryder
David Garst	Kenneth Saldade
Jo Gottfried	Roy T Teragouchi
Charles Gureghian	Margarita Torres
Nash Gurrola	James P Van Auken
Russell Long	Margarito V Villa
Sue Manson	Vernon Williams
Ralph G Miles	Melecia Wong
Darlene Morse	Michael Woodward
Asya A Muhammad	
Bette Norton	



*REFCO extends its sincere sympathy
to all family and friends*

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**FRESNO
COUNTY
RETIRES
OFFICIAL
NEWSLETTER**

REFCO Benefit Plans Open Enrollment

Around October 15th, all retirees will receive the 2022 REFCO Open Enrollment Benefits Guide. These benefits are offered exclusively to REFCO members. Available to members are two high benefit level dental plans, a VSP vision plan, legal services, identity protection, pet care, travel, accident, hearing aids, and much more.

The Open Enrollment deadline for the dental and vision plans is strictly enforced. Your enrollment form must be postmarked no later than November 12th, so don't delay! If you are currently enrolled in any of the REFCO benefit plans, your coverage will automatically continue for 2022. **You do not need to do anything if you are not making changes to your coverage.**

Take advantage of the vision benefits offered through your association. Contact **Pacific Group Agencies, Inc.** at **800-511-9065** for more information.