



The Grapevine

JULY 2026

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

Thursday, July 16 Luncheon Reservations

**ALL RESERVATIONS
MUST BE MADE BY CHECK**

PARDINI'S

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

Check-in: 10 a.m.
**Sit-down luncheon served
at 11:30 a.m.**

Donations Collected for Central Valley Honor Flight

Reservations: \$25 members;
\$27 nonmembers.

Please make your check
payable to REFCO,
and mail to:

REFCO

P.O. BOX 26384

FRESNO, CA 93729-6384

Deadline for reservations is
Monday, July 6, 2026. Your
check must reach us by that
date, so please mail it early
to allow for USPS delivery.
**Note: Your check will not
be deposited until after the
July 6 deadline.**

**EXCEPT FOR FREE
LUNCHESE PHONE
RESERVATIONS WILL NOT
BE ACCEPTED**

To cancel reservations:

Call Mary Ann Rogozinski at
559-801-2171 prior to July 6.
If you get a voice mail,
leave your name, phone
number, and that you are
canceling your reservation.
Cancellations after the dead-
line cannot be refunded.



Christine Balbas

President's Message

by Christine Balbas, President

A member recently asked why they should pay to be a REFCO member – what's the benefit?

So, what is the benefit? Lots! First of all, your \$2 monthly dues pay for administrative and website services, such as answering phone calls and responding to emails from our 2,800+ members; referring these members to the necessary resources

to address their concerns; maintaining a database of members; organizing quarterly luncheons; creating your *Grapevine* newsletter for printing, mailing, and emailing; storing and updating information on the website so members can find out what's available to them as a retiree member, and where to go to get help; etc.

What about those luncheons? REFCO has subsidized a portion of the luncheon costs when the actual cost goes up – rather than changing the cost to members every time the cost increases, we keep the cost to members the same and absorb the difference. We have a committee of volunteers that organize the luncheons, but the supplies aren't free. This includes table decorations, gift/goody bags, signage, etc.

And then there are the raffle prizes! At each luncheon REFCO contributes several \$20 cash prizes for attendees, along with gift cards and other prizes donated by Noble Credit Union, Pacific Group Agency/AMBA, and other donors. These prizes help keep the luncheons fun and encourage members to attend and visit with old friends and learn about current events in the community.

REFCO also pays for the required tax and financial reviews, as well as membership in California Retired County Employees Association (CRCEA), the group that represents all 20 of the 1937 Act counties in California.

Membership in REFCO also gives you access to the services offered by Pacific Group Agencies/AMBA. These services include dental coverage, vision coverage, emergency assistance, pet insurance, legal insurance, home warranty, life insurance, and a host of other insurance options that are not available to non-members.

Finally, REFCO offers scholarships to children or grandchildren of REFCO members who are attending Fresno State or the State Center Community Colleges. This is very valuable to the students, as even those receiving financial aid still have various expenses not covered by other scholarships and grants.

All this for only \$2. (You can still get a coffee at McDonald's for that price, but not much else!)

Try to stay
cool, and
I hope to
see you at
the summer
luncheon on
July 16



OFFICERS

President.....Christine Balbas
 1st Vice President..... James Hackett
 2nd Vice President..... DeAnn VonBerg
 Recording Secretary..... Kelly Woodard
 Membership Secretary Vacant
 Treasurer..... Linda Robinson
 Assistant Treasurer.....Mary Ann Rogozinski
 Immediate Past PresidentDebbie Blankenship

DIRECTORS

Dawn Gallegos, Judy Lemos, Nicole Ohanian, Irene Romero,
 Karen Sebilian, Patrice White, Sue Wirt

RETIREMENT BOARDLaura Basua, James Hackett (alt)

COMMITTEE CHAIRS

Advocacy..... James Hackett
 By-Laws James Hackett
 CRCEADelegate: James Hackett, Alternate: Chris Balbas
 Community Outreach Patrice White
 DJ..... Richard Montanez
 Employee Benefits.....DeAnn VonBerg
 Events.....DeAnn VonBerg
 Finance & Budget Linda Robinson
 Grapevine/NewsletterChristine Balbas
 Health..... Michele May
 Luncheon Reservations..... Mary Ann Rogozinski
 Luncheon Master of CeremoniesKen Smith
 Nominating.....Judy Lemos
 Parliamentarian Debbie Blankenship
 Scholarship Liaison Julie Hornback
 Sunshine..... Dawn Gallegos
 Technology Irene Romero
 Webmaster..... Daniel Moore

WHO TO CALL FOR HELP

RETIREMENT OFFICE559-457-0681

Address Change, Retirement Check, Withholding Forms,
 Beneficiary Change, Retirement Board Meetings

EMPLOYEE BENEFITS 559-600-1810
 County Health Insurance

REFCO559-431-5032

website: refco1.org email: refco.emails@gmail.com

mailing: P.O. Box 26384, Fresno, CA 93729-6384

Address Change, The Grapevine, Membership

LUNCHEON RESERVATIONS..... 559-801-2171

THE US POST OFFICE DOES NOT TELL US YOU'VE MOVED

New US Post Office regulations require REFCO to maintain mailing addresses that are updated no later than 90 days. To help us keep costs down, we need you to immediately notify us when you move.

THE GRAPEVINE DISCLAIMER STATEMENT

The information printed in "The Grapevine" is believed to be from reliable sources. However, no responsibility is assumed by "The Grapevine" for inaccuracies contained herein.

Privacy Statement

REFCO recognizes the need for the privacy of its members and is committed to protecting your personal information. The Officers and Directors of REFCO restrict access to information about you to those who need to know the information to provide services to you.

The information that REFCO has about you is your name, mailing address and payment of membership dues. This list of members is provided to us by the Retirement Office.

REFCO does not disclose any of this information about our members and former members to third parties. The information is limited to those who assist us with mailings such as The Grapevine Newsletter. The companies who act on our behalf are obligated to keep this information that we provide them confidential.

REFCO does not sell or share our member list.

2026 REFCO EVENTS CALENDAR

LUNCHEONS – **SEE MEETING NOTICE DETAILS ON PAGE 1**

JANUARY	FEBRUARY	MARCH
8 BOARD MTG	12 BOARD MTG 19 LUNCHEON	12 BOARD MTG
APRIL	MAY	JUNE
9 BOARD MTG 16 LUNCHEON	14 BOARD MTG	11 BOARD MTG
JULY	AUGUST	SEPTEMBER
9 BOARD MTG 16 LUNCHEON	13 BOARD MTG	3 LUNCHEON 10 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
8 BOARD MTG 15 LUNCHEON	12 BOARD MTG	3 LUNCHEON



NOBLE
CREDIT UNION

2026 REFCO LUNCHEON DATES

All luncheons are at Pardini's. Doors open at 10:00. Lunch served at 11:30.

July 16, 2026 - Summer Veteran Recognition Luncheon

September 3, 2026 - Bingo Bash Luncheon

October 15, 2026 - Health and Wellness Fair Luncheon

December 3, 2026 - Holiday Christmas Party Luncheon

Event Updates

by DeAnn VonBerg, Events Chair

We are very honored to recognize our Veterans at our July 16, 2026 luncheon. Please spread the word. All Veteran Retirees are encouraged to attend. Members may also invite their Veteran family members to join them. In addition to the Central Valley Honor flight presentation, the Fresno County Veterans Services Officer will be there to provide information regarding their tablet initiative program which is called Access to Technology. Through this program, they provide tablets to veterans who are receiving services through the Veterans Services Office after they complete a one-hour training session focused on how to utilize veteran-specific applications and resources available through CalVet and the Veteran's Administration. A sign-up sheet will be available for interested Veterans. VA Central California Health Care System will also be in attendance and will be able to provide information on VA healthcare enrollment, eligibility, veteran benefits, mental health services, caregiver support, and other resources available to veterans, their families, and survivors. Luncheon attendees are encouraged to wear red, white and blue in recognition of our Veterans' service to our country.

FCERA NEWS

by Laura Basua, Elected Retiree Trustee

Greetings, fellow retirees: I hope this update finds you well and in good spirits, enjoying the good life. Thankfully, with the May pension benefit payment, most retirees saw a 3% COLA increase to somewhat offset the rising cost of living. This update includes a few highlights from the latest Board meetings.

Status of the Pension Fund: on May 31, 2026, the Fund stood at \$8.3 billion having a positive Fiscal Year-to-Date performance of approximately 12.5%, well above the assumed rate of return of 6.5% needed by the end of June 2026, moving FCERA ever closer to 100% funded. Check back next time in September for the actual Fiscal Year end results, and again in January 2027 for the latest actuarial report to see if FCERA made it to 100%.

The Board has been busy since the April newsletter with the following investment activities: 1) selected Pzena to replace FCERA's existing emerging markets equity value manager Mondrian, 2) selected Acadian's small cap developed markets international equity team to manage approximately 2% (\$160 million (US)) of FCERA's investment portfolio, 3) selected Brandywine to take on half of PGIM's 6% (\$560 million (US)) multi-sector opportunistic credit mandate, and 4) committed \$40 million, \$20M, and \$50 million (US) to the ISQ Global Infrastructure Fund IV, Napier Park Rail Evergreen Fund, and Brookfield Real Estate Solutions II Fund, respectively, as well as 5) approving a \$20 million (US) increase to the following local impact investment specifically improving the quality of life in Fresno County.

On April 1, 2026, FCERA approved an increase of approximately \$20 million to its RBC Access Capital community focused mandate. The investment is intended to support liquidity in Fresno County through community-oriented lending and related investments while continuing to pursue appropriate risk-adjusted returns for FCERA's members and beneficiaries. Since the initiative launched in late 2018, FCERA's investment has supported: 414 mortgages to Fresno County homebuyers considered low-to-moderate income; 14 small business loans supporting valuable goods, services, and at least 85 jobs; 7 multifamily affordable housing properties containing more than 700 housing units in Fresno, Clovis, Huron, and Parlier; and 7 municipal issuances supporting local infrastructure. Portfolio characteristics have an average credit quality of AA+ as of February 28, 2026.

Lastly, on the investment front, FCERA's investment team has initiated a search process for our private credit and private equity allocations (8% or \$640 million (US) each) currently advised by Aksia

Continued on page 4



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Rates Designed Around You



Beyond the Basics:

Coverage That Can Make a Real Difference

Most of us understand the value of core insurance – medical, dental, and vision coverage form the foundation of a sound benefits plan. But life has a way of presenting challenges that go beyond the basics. Fortunately, there are additional options designed to provide extra layers of protection, financial stability, and peace of mind when it matters most.

These are a few worth mentioning. We'll highlight additional options in our next edition.

Long-Term Care Insurance: A Long-Term Care policy can help ease the financial and emotional burden on your loved ones. By helping cover the cost of extended care services, it protects your life savings while reducing stress on your spouse and family during difficult times.

Cancer, Heart, and Stroke Insurance: These plans provide benefits paid directly to you, giving you flexibility when facing serious health events. You can select a benefit level that aligns with your needs, helping offset out-of-pocket costs and unexpected expenses.

Whole Life Insurance: With no premium increases and no reduction in coverage due to age or health (once issued), Whole Life policies offer dependable protection. They can be especially helpful in covering final expenses and providing financial support for your family.

Emergency Air and Ground Transportation: Programs like Medical Access & Service Advantage (MASA®) offer coverage for emergency transportation services when timing is critical. These plans typically cover services in full, with no deductibles, co-pays, or dollar limits – helping ensure you receive care without added financial concern.

Tax-Deferred Asset Protection: Options that allow for tax-deferred accumulation of interest – whether for qualified or non-qualified funds – can help grow and protect your assets over time. Some plans also offer participation in market gains, without requiring medical underwriting.

Each of these options serves a different purpose, but together they can help create a more comprehensive safety net for you and your family. As always, REFCO & AMBA are here to help. If you have questions on any of these options, please schedule a complimentary benefits review today with AMBA's Sudi Naraine -- 279-234-3435 or Sudi.Naraine@getamba.com.

IN MEMORIAM

The surviving spouse of a member is eligible for REFCO membership. The application is available on the REFCO website at www.refco1.org.

Stanley Antranikian

Robert D Booth

Melvin M Chong

Joy A Clark

Aurelia Mary Cole

Arthur De Alba

Stephen R Fletcher

David J Gonzales

Aurora Gurley

Emma B Haun-Ford

Dorothy Q Jensen

Kristi G. Johnson

William D Kimoto

Barbara A Kus

Mary E Lang

John K Martin

Gaylene Nielsen

Karen Lynn K Nishi

John R. Palacios

Vanaye E Ransom

Patricia Rose

Lorraine Sandone

Somporn Suwapong

Gerald L Swan

Jean Tonooka

Vernon Tracy Jr.

Eiko Urie

Angelita Valdez

Lee L Watkins

The Passing of Joy Clark

It is with sadness that we inform you of the passing of Joy Clark. She was an enthusiastic REFCO Board member for over 20 years and edited this newsletter as well. She offered tireless support for the organization through the years and will be sorely missed.

FCERA

Continued from page 3

and Hamilton Lane. This search has come up as part of a 5-year evaluation cycle.

Operationally, the Board approved its Fiscal Year 2026-27 Administrative Budget, which is stable at \$8.1 million, a \$57,554 (or

0.7%) increase over the prior fiscal year. The overall budget at \$24.5 million, inclusive of investment and information technology expenses, increased by \$3.7 million (or 29.1%) with a \$2.4 million dollar increase in investment fees due to the shift from public investments to private investments over previous years, and a \$1.3 million dollar increase in information technology costs for

the implementation of a necessary pension administration system upgrade that will take place over the next three fiscal years.

That's it for now. If you ever have any FCERA related questions, don't hesitate to reach out to our wonderful FCERA staff or me, if you would like some guidance first. Enjoy life and have fun!

Community Outreach:

July Donations Aid the Central Valley Honor Flight



by Patrice White, Community Outreach Coordinator

Come celebrate all US Veterans at our July Veteran Appreciation luncheon and help support Central Valley Honor Flight. **We'll be accepting donations to fund future flights and holding a raffle for a beautiful handmade quilt** (photo above). Tickets for quilt raffle are 3 for \$10 or 1 for \$5. We will have the usual prize of \$50 with a ticket to the drawing being \$1 for each ticket. Honor Flight has taken more than 2100 Veterans to Washington DC with no cost to them since 2013. Central Valley Honor Flight recognizes American Veterans for their sacrifices and achievements by sending them to Washington DC with no cost to them since 2013. It is the trip of a lifetime.

Honor Flight Network is a national nonprofit organization comprised of independent hubs working together to achieve the Honor Flight mission. In furtherance of this common goal, we have the enormous privilege of showing our nation's veterans the appreciation and honor they deserve.

Participation in an Honor Flight trip gives veterans the opportunity to share this momentous occasion with other comrades, remember the fallen, and share their stories and experiences with other veterans.

Honored veterans always travel free of charge, thanks to generous donations to our organization. While initially focused solely on America's World War

II era veterans, Honor Flight Network has expanded its mission to include those who served during the Korean War and the Vietnam War eras. The Honor Flight TLC program also honors veterans of any service era who are critically ill. Operationally, the Board approved its Fiscal Year 2026-27 Administrative Budget, which is stable at \$8.1 million, a \$57,554 (or 0.7%) increase over the prior fiscal year. The overall budget at \$24.5 million, inclusive of investment and information technology expenses, increased by \$3.7 million (or 29.1%) with a \$2.4 million dollar increase in investment fees due to the shift from public investments to private investments over previous years, and a \$1.3 million dollar increase in information technology costs for the implementation of a necessary pension administration system upgrade that will take place over the next three fiscal years.

That's it for now. If you ever have any FCERA related questions, don't hesitate to reach out to our wonderful FCERA staff or me, if you would like some guidance first. Enjoy life and have fun!



Honor Flight Notes

by Karen Sebilian, Board Member

Since 2005, 339,226 American Veterans of World War II, Korea and Vietnam have gone on Honor Flights across the USA. The Central Valley Honor Flight Hub has sent 2, 285 Veterans since we organized in 2013. These are totally free to the Veteran, and we have 450 Vets on our waiting list.

Our flights from Fresno by chartered plane lasts two nights and three days and takes these Veterans by chartered bus to our National Memorials, including the WWII, Korean, Women's Military, Navy, Army, Air Force, Marine and Vietnam Memorials, as well as visits to Arlington National Cemetery, the US Capitol, Air and Space Museum and Fort McHenry. They enjoy a stay at a luxury hotel, great meals and many surprises along the journey and a wonderful Welcome Home at the Fresno Yosemite International Airport.

Each Veteran has a Guardian, either family, friend or volunteer to help him or her enjoy the experience, as well as guides, medical and logistics staff to provide anything needed along the way.

Thanks to generous individuals and organizations like REFCO in our Central Valley, we have been able to give our local Veterans the "Trip of a Lifetime" and we hope to continue until all on our waiting list are able to go.

What a great way to celebrate the 250th Anniversary of America by helping thank them for their service.

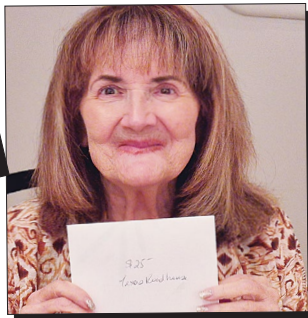
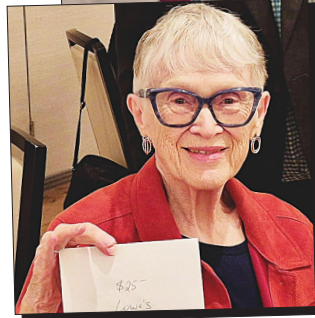
Congratulations, New Retirees

through May 2026

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Mohammad H Alimi	Roads	23.6219	Sandra Luna-Wright	DSS	31.8384
Maria-Aurora L Alvarez	ITSD	28.2471	Maria L Mallada	Behav Hlth	14.1863
John D Avalos	Prob Juv	23.5891	Susan Ficarra Martinez	Welfare Fr	3.5425
Jeffery C Avery	Behav Hlth	29.1562	John S Maxwell	ITSD	29.8674
Jim Barajas	Sheriff	21.0494	Kelly Mayfield	DA Waste	28.4521
Rosalyn M Bennett	DA-Crim	25.931	Edward Mayo	Sheriff	33.1836
Valerie L Bernardi	Sheriff	27.1042	Patricia Ann Medina	DSS	25.3946
Robert Scott Beyelia	Roads	12.0137	Mark Meyer	Roads	33.5562
Natalie M Brackemyre	Probation	19.9397	Patty Pomeo Micheli	Pub Dfnd	9.6603
Robert C Buenrostro	Sheriff	26.0384	Timothy A Miller	Roads	18.874
Angelita D Bundy	DSS	26.7863	Sophia Y Montano	Assessor	22.126
Eleana Marie Burckert	Pub Hlth	14.9644	Sandra L Moore	DSS	35.6384
Bryan Burton	Facility S	23.3534	Ken A Myers	NCFPD	5.1041
Raymond H Callahan	Fleet	10.5233	Dan A Nakamichi	Probation	15.1068
Daniel Cerros	Prob Juv	28.8505	Randy Nash	Sheriff	0.3178
Michael D Clark	Sheriff	23.7479	Dianne M Nichols	DSS	8.7589
Jacqueline Coffland	DSS	27.611	Siva Nouansavanh	DSS	37.0508
Stephen B Conner	Roads	11.1799	Daniel J Nunez	Probation	27.074
Malinda Faye Couto	ITSD	19.0356	Justina Oda	DSS	25.7315
Bryan Lawrence Crump	Prob Juv	31.1452	Vincent Onate	Prob Juv	30.925
Samuel John Dalesandro	Judicial O	11.2138	Rose M Ornelas	Behav Hlth	27.7506
Lizzette S Deel	DSS	25.3654	Arlene A Pano-Boyles	ITSD	26.2301
Liana I Diaz	Vic Wit	20.0767	Michael J Powers	PW&P	6.9151
Manuel Diaz	Parks	29.7288	Heath Preheim	Roads	30.0182
Sandra Denise Dimery	Child & Fam	6.4438	Lorraine Ramirez	DSS	24.2548
Victoria Dobbs	Behav Hlth	26.8438	Steve O Rodriguez	Sheriff	26
Stanley M Dolan II	Library	22.8009	Sylvia Rodriguez	Library	32.5476
Esther Duque-Perez	Civil	26.8493	Laura Roltgen	OTS-Pride	9.0493
Myrian M Elvambuenia	DSS	31.2658	Stephanie R Ruiz	Civil	20.7041
Daniel Encinas	Sheriff	30.063	Surinder Sandhu	Sheriff	26.0959
Leobardo A Estrada	Prob Juv	27.5836	Lorrie L Schlegel	DA-Crim	5.5562
Debra Ann Flint	DSS	11.126	Catherine E Schneider	Behav Hlth	27.726
Jacqueline K Fowler	Assessor	24.9836	Rebecca Seja	DSS	23.4356
Amythest Freeman	Judicial O	19.3683	Tony M Shamshoian	Pub Hlth	33.9836
Eva Frias	PW&P	43.4219	Dipinder Kau Singh	VMC	7.9934
Robert I Garcia	Traffic	10.4658	Kathleen K Smith	SJVLSCompu	16.3534
Bradley H Gattie	Sheriff	25.2635	Carmen N Sosa	Ad Svcs	7.3014
Michael E George	Sheriff	29.9961	Brent Stalker	Sheriff	32.1669
Deborah Girard Miller	DA Crim	18.7671	David B Standing	Family Law	30.2613
Dana E Gleason	Sheriff	18.5205	Eva Marianna Stokes	Sheriff	16.2631
Lydia M Gomez	Behav Hlth	19.9891	Qi Sun	Probation	24.3934
Jorge Gonzalez	Sheriff	25.0001	Hector Tello Jr	Sheriff	35.1781
Gloria T Gonzalez	Coop Ext	13.4976	Arley C Terrence	Sheriff	27.3827
James P Grealy	Sheriff	23.9479	Lina D Thatcher	PW&P	16.1616
Tina T Grieco	PW&P	24.2674	Soukchamphone Thipavong	DSS	30.7288
Christopher T Gularte	DA-Crim	21.685	Joy Marie Thompson	Probation	38.9068
Frank Harper	Sheriff	31.1041	Kannika Toonachat	Behav Hlth	25.1753
Andre J Hernandez	Sheriff	5.1435	Leticia Tovar	Sheriff	35.4849
John D Hernandez Jr	Sheriff	20.0137	Robert Alan Townley	Behav Hlth	3.1945
Joseph Hernandez Jr	Dpt Ch Sup	31.6575	Will D Townsend	Sheriff	10.3507
Virginia Hernandez	Assessor	25.9381	Milton W Vann	Sheriff	28.1452
John M Holland	ITSD	23.9397	Gonzalo Vasquez	Security	6.3212
Jeffrey L Hooper	Sheriff	26.5726	Theresa Ann Verdusco	DSS	13.474
Barney R James	ITSD	19.0192	Magdalene T Vo	Dpt Ch Sup	25.7343
Roy Jimenez Jr	Water Nat	29.5096	Ronald W Wells Jr	DA Crim	20.4959
John A Johnson	Prob Juv	25.5205	Duane Russell Weston II	Sheriff	5.7205
Celeste D Johnston	Water Nat	21.2795	Layla M Whipple	Civil	25.1342
LaTasha Y Jones	DSS	14.4164	Spencer William	Prob Juv	10.6195
William Rodger Kang	Behav Hlth	35.3507	Bryan O Williams	Sheriff	5.1123
Selina Carol Keller	Prob Juv	24.8932	Tami Worden	Sup Ct	7.1863
Jeff A Kertson	Sheriff	31.0578	Wayne C Wu	NCFPD	11.5041
Laura J Lambright	Behav Hlth	25.4757	Ha Yang	Prob Juv	27.7672
Mua Lee	DSS	19.1726	Schubert Yang	DSS	27.2274
Michelle Lefors	Sheriff	34.4384	Sarah Kathleen Yost	ITSD	3
Esmeralda B Lopez	DSS	19.3908	Renee Zepeda-Blankenship	DSS	30.201
Steve Lopez	DSS	19.1343	Rito R Zuniga	Prob Juv	20.7507
Kyle Koua Lor	Pub Hlth	29.7358			

April Luncheon Highlights

Congratulations!



Business Sponsor Membership

You can advertise your business to REFCO members by becoming a REFCO Business Sponsor Member. Business Sponsor members receive a free advertisement in each *Grapevine* and may attend REFCO functions at the regular member rate. Feel free to share this information with any business you think would benefit from a sponsor membership. Request information by emailing REFCO.emails@gmail.com; be sure to include a follow-up phone number contact.

Missing Grapevines

If you aren't getting your emailed copy of *The Grapevine*, check the spam folder on your computer. It may be there. If so, try adding REFCO Membership Team to your contacts (romero@refco1.org). We may also have an incorrect email address for you. Please send your current email address to REFCO.emails@gmail.com, and let us know that you're not getting the emailed *The Grapevine*.



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Think You Missed Your Chance? Think Again!

by Pacific Group Agencies, Inc.

As you are probably aware, members used to be limited to enrolling in dental and vision benefits in the Fall during open enrollment. **We are now excited to announce that Dental and Vision benefits are available for enrollment year-round!** While plans still have a one-year commitment, you have the flexibility to begin mid-year as needed. We are thrilled to be able to make this meaningful improvement. Questions about eligibility? Reach out to our office for more information!

Did open enrollment pass you by in the hustle and bustle of the holidays? Do you no longer have your 2026 Benefits Guide? Wondering how

to add plans throughout the year? Our website – www.pgagencies.com/REFCO has copies of the annual benefits guide, helpful links, and online enrollment information. ***Be sure to check regularly as we prepare to roll out exciting new benefit options and discount plans for members.***

Our team is available year-round to assist you by phone or email. You can connect with us during our regular office hours, **Monday–Friday, 7:00 AM–4:00 PM.**

Phone: 800-511-9065

Email: REFCO@pgagencies.com

Website: www.pgagencies.com/REFCO

Affiliate:

 **PACIFIC GROUP AGENCIES**



AMBA