



# The Grapevine

SEPTEMBER 2025

Representing all Fresno County retirees and their families

www.refco1.org • INCORPORATED 1978

## Thursday, October 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 Veterans

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, October 6, 2025. 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  
October 6 deadline.**

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

To cancel reservations:

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



Christine Balbas

## President's Message

*by Christine Balbas, President*

At a recent REFCO luncheon, it was mentioned to me that many retirees don't know our Board members. We decided that we'd publish a photo and give you an idea of who we are. Unfortunately, not all Board members were available for the photo.

In addition to the Board of Directors and Officers, we also have a great group of hard-working Committee members who volunteer their time keeping the organization and luncheons running smoothly. These members are listed on the REFCO website, [refco1.org](http://refco1.org). Thanks to all our REFCO volunteers!



REFCO Board Members: from left (standing): Director Karen Sebilian, 1st Vice President James Hackett, 2nd Vice President/FCERA Board Alternate DeAnn VonBerg, Director Dawn Gallegos, Director Patrice White, Recording Secretary Kelly Woodard, Immediate Past President Debbie Blankenship, Director Nicole Ohanian, and Treasurer Linda Robinson. Seated: Fresno County Retirement Board Member Laura Basua, President Christine Balbas, Director Sue Wirt, Assistant Treasurer Mary Ann Rogozinski. Not present in the photo: Director Judy Lemos, and Director Irene Menendez-Romero.

## REFCO Health and Wellness Fair and Luncheon Planned for October 16

*by DeAnn VonBerg, Events Chair*

You do not want to miss this year's REFCO Health and Wellness Fair on Thursday, October 16, 2025. Doors open at 10:00 a.m. and lunch is served at 11:30 a.m. Come get all the information you need to make informed choices for Open Enrollment and speak with representatives from the County of Fresno Benefits Office, County health plan providers and the Pacific Group Agencies. Noble Credit Union, FCERA and Nationwide representatives will also be in attendance. This year we have once again extended invitations to a number of organizations that provide

*Continued on page 5*



### 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 President .....Debbie Blankenship

### DIRECTORS

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

**RETIREMENT BOARD** .....Laura Basua, DeAnn VonBerg (alt)

### COMMITTEE CHAIRS

Advocacy.....James Hackett  
 By-Laws .....James Hackett  
 CRCEA .....Delegate: James Hackett, Alternate: Chris Balbas  
 Community Outreach ..... Patrice White  
 Employee Benefits.....Vacant  
 Events.....DeAnn VonBerg  
 Finance & Budget ..... Linda Robinson  
 Grapevine/Newsletter.....Christine Balbas  
 Health.....Charlotte Tilkes  
 Luncheon Reservations..... Mary Ann Rogozinski  
 Luncheon Master of Ceremonies .....Ken Smith  
 Membership & Awards .....Vacant  
 Nominating.....Judy Lemos  
 Parliamentarian ..... Debbie Blankenship  
 Scholarship Liaison ..... Julie Hornback  
 Sunshine..... Dawn Gallegos  
 Webmaster..... Daniel Moore

### WHO TO CALL FOR HELP

**RETIREMENT OFFICE** .....559-457-0681  
 Address Change, Retirement Check, Withholding Forms,  
 Beneficiary Change, Retirement Board Meetings

**EMPLOYEE BENEFITS** ..... 559-600-1810  
 County Health Insurance

**REFCO** .....559-431-5032  
 website: [refco1.org](http://refco1.org) email: [refco.emails@gmail.com](mailto: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.

## 2025 REFCO EVENTS CALENDAR

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

JANUARY	FEBRUARY	MARCH
9 BOARD MTG	13 BOARD MTG 20 LUNCHEON	13 BOARD MTG
APRIL	MAY	JUNE
10 BOARD MTG 17 LUNCHEON	8 BOARD MTG	12 BOARD MTG
JULY	AUGUST	SEPTEMBER
10 BOARD MTG 17 LUNCHEON	14 BOARD MTG	4 LUNCHEON 11 BOARD MTG
OCTOBER	NOVEMBER	DECEMBER
9 BOARD MTG 16 LUNCHEON	13 BOARD MTG	4 LUNCHEON

## FCERA NEWS

*by Laura Basua, Elected Retiree Trustee*

FCERA's assets continue to grow and have reached over \$7.4B. FCERA's last meeting was August 6, 2025, where the Board approved an electronic signature policy that should make updating various forms easier by offering an electronic alternative to a wet signature. The Board heard from FCERA's two core bond managers, JP Morgan Chase and Loomis Sayles, who gave updates on their people, philosophy (investment), process, and performance (the 4 P's). FCERA's educational summit is coming together with approval of the draft agenda, and the Board's next meeting will be September 3, 2025. Given that there are no current items for the September 17, 2025, Board meeting, I have been informed by the Retirement Administrator that he will ask that the meeting be canceled, with the next meeting after being the 2-day summit in October.

### 2025 Board of Retirement Elections

The nomination period for the Retired Member (Seat 8) and Alternate Retired Member (Seat 8 Alternate) on the FCERA Board of Trustees opens Friday, September 5, 2025 and closes Friday, September 26, 2025 at 12:00 PM. Ballots will be mailed Monday, October 27, 2025. The election date is Thursday, November 20, 2025. The Retired Member Trustee and Alternate Retired Member Trustee are elected from retired FCERA Members and serve three year terms effective January 1, 2026 - December 31, 2028.

If you have any questions, please contact Merelle Buttner at FCERA at 559-457-0681. The Election Notice, Nomination documents, and calendar can be found on the FCERA website.

### Business Sponsor Membership

You can advertise your business to REFCO members by becoming a REFCO Business Sponsor Member. You'll receive a free advertisement in each article, if desired. You can also attend REFCO functions at the regular member rate. Request a Business Sponsor Membership application by emailing to [REFCO.emails@gmail.com](mailto:REFCO.emails@gmail.com). Please include information for follow-up phone contact.



# REFCO Events Update

by DeAnn VonBerg, Events Chair

The July Summer luncheon event honoring our veterans was a big success. New this year was the addition of live music to our September Bingo Bash Luncheon courtesy of our very own Fresno County Retiree DJ, Richard Montanez, of Central California Touch of Magic Entertainment. Attendees were able to request their favorite songs and do a little dance if so inclined prior to lunch being served.

Mark your calendar now for the Annual Christmas Holiday Luncheon on Thursday, December 4, 2025. This is our largest event of the year. Information will be posted on our website later in October and a reservation postcard will be emailed to all members around November 7. Please note that our newsletters and event information is only mailed via USPS to those members who are already on our mailing list; email is our primary form of communication with all members. The deadline to secure your reservation is no later than Monday, November 24, 2025. However, this event can sell out early since seating is limited, so early submission is important to secure your seat. You can reserve a table of ten for you and your fellow retirees, so reach out now to your friends and plan accordingly. Reservations submitted for groups of three or more ensure you can sit together.

We are working hard to be able to accept electronic payments via Zelle®. Unfortunately, there was an unforeseen problem, and we are working to resolve it for our future events. We will update our website when this option is available.

In 2026, we are looking forward to continuing to enhance our events and possibly adding some additional ones. We are committed to making sure our events are enjoyable, informative and inclusive for all our retirees. If you wish to make any suggestions, please email us at [refcoevents@gmail.com](mailto:refcoevents@gmail.com) or let us know at the next event. We always welcome your feedback.

## July Luncheon Raffle Winners

- **50/50:**  
Emily N. Piercy (\$330)
- **Honor Flight Drive \$50:** Terri Songer
- **Jacks In the Bag:**  
Mary Herman (\$10)
- **Noble CU Gift Cards:**  
Ed Moreno, Suha Fakira, Sylvia Adams, Jessie Ciancetti
- **REFCO:**  
Janet Zelenak, Alice Talbot, Pauline Sedra, Lydia Barela, Charlotte Tilkes

Photos from REFCO luncheons are available on the website, visit: [refco1.org](http://refco1.org).

## Your Family Is Our Family



Where you're all worth more.

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559-252-5000 [NobleCU.com](http://NobleCU.com)

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CREDIT UNION

## Congratulations, New Retirees

through July 2025 – \*REFCO members are listed in **bold font**

RETIREE	DEPARTMENT	YRS OF SERVICE	RETIREE	DEPARTMENT	YRS OF SERVICE
Acosta, Jesse Peter	Sheriff	5.6219	Law, Marie Annette	Pub Defndr	10.0055
Alvarez, Maryann Elizabeth	Behav Hlth	10.9014	Liles, Arlene J	Behav Hlth	22.4137
Alvord, Theron J	Sheriff	5.9068	Lopez, Rashel R	Cnty Clerk	32.5471
Anaya, Antonio	VMC	12.0438	Middleton, Susan A	Behav Hlth	25.8082
Arredondo, Patricia Sue	DSS	7.6329	Morgan, Natalie Renei	Behav Hlth	6.0164
Barnes, Dorothy Ann	DSS	6.0164	Morrow, Colleen	Emp Temp A	11.684
Berner, Mark H	Library	24.0055	Oba-Spence, Amy T	Probation	19.8012
Billington, Philip N	Pub Defndr	18.3672	Patterson, Gene A	ITSD	35.9014
Braz, Kimberly	Probation	18.1041	Perez Moya, Yvonne Marie	DSS	8.9205
<b>Cambis, Brian P</b>	<b>ITSD</b>	<b>7.5068</b>	Polsgrove, James Cross	Roads	5.0658
Castillo, Ana B	DSS	19.4219	Quintanar, Irene	Probation	25.5068
Coletti, Karen E	Library	16.1178	Reckas, Denise	DSS	26.0791
Dailey, Patricia	FMAAA	15.5479	Robinson, John M	Sheriff	31.0288
Damm, Walter M	Admin	6.0493	Roland, Mary Elizabeth	DSS	10
Esquivel, Michael	Sheriff	24.9534	Ruiz, Linda E	Fam Supprt	12.1151
Evans, Joanne F	Behav Hlth	8.7398	Schmidt, Eric G	Sheriff	27.4723
Franco, Joanna S	Behav Hlth	14.6904	Sellers, Ethan Andrew	DSS	3.4932
Garner, Angelle	Emp Temp A	2.8325	Stacey, Scott	Sheriff	35.8192
Gill, Harnak Singh	Comm Hlth	27.2471	Summers Jr, Charlie C	DSS	27.811
Gularte, Greg	Sheriff	28.0872	Szpyt-Domanska, Maria M	Behav Hlth	7.3644
Gutierrez, Nellie	Sheriff	25.1616	Tanaka, Marilyn Takahashi	Assessor	34.0165
Hannah, Stephen W	AC/TTC	3.1097	Thurman, Marta Javonne	Behav Hlth	33.211
Helton, William C	Assessor	19.211	Trester, Thomas	Retirement	28.373
Herman, Brian B	Payroll	11.556	Urrutia, Victoria C	DSS	17.2411
Hernandez, Patricia M	Civil	19.0892	Vang, Chou	DSS	29.9068
Holman, Angela L	Pub Defndr	15.6438	Velasquez, Monique M	OthrCtOps	5.2493
Jackson, Richard	Prob-Juv	13.9233	<b>Wallace, Rhonda Marie</b>	<b>Sheriff</b>	<b>11</b>
Jennison, Mary Ann	Retirement	8.518	White, Kevin	Prob-Juv	32.4027
Kandes, Lisa S	Family Crt	6.137	Wilson, Robert George	Behav Hlth	13.3422
Keeley, Karla Solis	Sheriff	23.3205	Zavala, Ronald J	Payroll	9.6493

## Congratulations to REFCO's Scholarship Recipients

*by Julie Hornback, Scholarship Liaison*

Congratulations to the 2025-2026 REFCO Scholarship recipients! We have been notified by the schools that the following students have been awarded REFCO scholarships:

**CSUF** recipients of \$2000 scholarships are: Alina Lemos, Joshua China, Seth Karagozian, and Ronnie Padilla

**State Center Community College Clovis** campus: Melissa A Baghdadonov

**State Center Community College Fresno** campus: Sarah Bozsum

Best wishes for a successful academic year!

If you know of a Fresno County retiree with children or grandchildren who will be attending CSUF or ANY

SCCSD campus in 2026-2027 please share this scholarship information.

The retiree needs to be a REFCO member, and the applicant needs to state the name of their relative on the school's scholarship application.

### IN MEMORIAM

The surviving spouse of a member is eligible for REFCO membership. The application is available on the REFCO website at [www.refcol.org](http://www.refcol.org).

Beverly M Green  
Barbara A Bonjorni  
Joseph K Sebastian  
Pashaura S Dhillon  
Frederick Parker  
Socorro Garcia

Amy Buffaloe  
Onel K Keller  
Yok Tea  
James Erlich  
Mary H Solorio  
Geraldine Thuesen

## County-Sponsored Health Plans Explained

by Charlotte Tilkes,  
Health Insurance Committee Chair

October 2025 is an important time for all retirees interested in the County-sponsored health plans. Each October the County announces the health plans and their costs not only for active employees, but retirees as well. So, if you are considering the County pre-65 years of age High-Deductible Health Plan (HDHP) or the Medicare Supplemental plan, please consider attending the October REFCO Luncheon where professionals (including those working for County Human Resources Benefits office) will be available to answer your health plan-related questions.

Important information for retirees enrolled in pre-65 HDHP, the Internal Revenue Service (IRS) has announced 2026 changes in Health Savings Account (HSA) contribution levels as well as deductible amounts for plan participants. The 2026 changes include:

- HSA contributions – Self-only plan is \$4,400, a \$100 increase from 2025.
- HSA contributions – Family plan is \$8,750, a \$200 increase from 2025.

*Note: IRS rules allow individuals 55 years of age and older can contribute an additional \$1,000 to the 2026 amounts listed above.*

Additionally, the IRS announced 2026 HDHP deductible changes that include:

- HDHP deductible – Self-only plan is \$1,700, an increase of \$50 from 2025.
- HDHP deductible – Family plan is \$3,400, an increase of \$100 from 2025.

Finally, the IRS announced 2026 HDHP annual out-of-pocket expense maximums (deductibles, co-payments, and other amounts, but not premiums) cannot exceed \$8,500 for self-only coverage in 2026, an increase of \$200 from 2025. Family coverage in 2026, out-of-pocket expenses (again, not including premiums) is \$17,000, an increase of \$400 from 2025.

## Pacific Group Agencies Benefit Plans Enrollment Begins

We are pleased to announce the upcoming 2026 Open Enrollment period for REFCO benefit plans. For those already enrolled in a supplemental insurance plan, now is the time to ensure you're making the most of your benefits and staying up to date with any plan updates. If you are new to REFCO or looking to enroll for the first time, open enrollment is the perfect opportunity to choose the benefits that best support your health, lifestyle, and peace of mind.

Plans include high benefit dental plans (PPO & HMO), a VSP vision plan, legal services, identity theft protection, pet care, life insurance, accident coverage, and much more. This is your once-a-year chance to enroll in or make changes to your dental and vision coverage. Our plans are designed with retirees in mind – offering affordable premiums, comprehensive coverage, and convenient access to care. Many plans include nationwide provider networks and user-friendly online tools to help you manage your benefits with ease.

All retirees will receive their annual Open Enrollment Benefits Guide in the mail, and you should have it no later than October 15. This guide details the benefit plans offered exclusively to REFCO members. The Benefit Guides are mailed to the address FCERA (the retirement system) and not REFCO (your retiree association) has on file, so if you have moved, please make sure they have your current address. The benefits guide and enrollment forms are also available online for your convenience! Visit us at [www.pgagencies.com/REFCO](http://www.pgagencies.com/REFCO) for more information.

If you are planning to make changes to your current elections or enroll for the first time, you must complete and return your Enrollment Form no later than November 14, 2025. If you are not making any changes to your current coverage, you do not need to return the Enrollment Form; your existing benefits will automatically continue into the 2026 plan year.

Submitting your form on time ensures your updated or new benefits will begin without delay on January 1, 2026.

Thank you for being a valued member of REFCO. It is our privilege to support REFCO and contribute to your continued health and wellbeing.

## Health & Wellness Fair

*Continued from page 1*

wellness, recreational and other services to seniors in our community. Come see what senior services are offered in our community, socialize with fellow retirees and maybe even win a raffle prize. We will update our website soon to list the participating organizations as they are confirmed. Last year's event was a great success. Please note, you do not need to purchase lunch in order to attend the Fair from 10:00-11:30 a.m. If you are staying for lunch, then you must submit payment by the October 6, 2025 deadline.

Hope to see you there.





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NEW!

## Vet Spending Card – Fido, Powered by medZERO

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To enroll, visit [unitedpetcare.com/enroll](https://unitedpetcare.com/enroll) and select your employer to ensure you get UPC at our special discounted rate.

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800-511-9065 [www.pgagencies.com/REFCO](https://www.pgagencies.com/REFCO)