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Save the Date
October 4, 2018 - LBNL RETIREMENT RECEPTION
EX-Ls BOARD OF DIRECTORS

President: Henry Rutkowski
1st Vice-President: Nancy Brown
2nd Vice-President: Bob Cahn
Secretary: Esther Schroeder
Treasurer: Howard Mattis
Membership: Patti Powers-Risius
Activities: Kathy Bjornstad
LBNL Liaison: Margaret Dick
CUCRA Representative: Janis Dairiki/Bob Cahn
UCBRC Advisory Board: Lee Schroeder, Henry Rutkowski
Editor EX-Ls Newsletter: Linda Rutkowski
UCBRC Director and Liaison Cary Sweeney

PAST PRESIDENTS
Lee Schroeder - 2017
Cheryl Fragiadakis -- 2016 Per Dahl - 2001
Connie Grondona – 2015 Tom Beales - 2000
Janis Dairiki – 2007 Ethel Skyrdlinski – 1989
Sig Rogers – 2004 Virginia Cherniak - 1986

2018 CALENDAR OF BOARD MEETINGS & LUNCHEONS

Board: Meetings:
January 11, 2018 April 12, 2018
July 12, 2018 October 11, 2018

Board Meetings start at 3:00 p.m. and end at 5:00 p.m. usually held in LBNL Conference Room (54-130B). Location is subject to change at the last minute, so check with a Board member if you plan on attending. We welcome attendance by interested members.

Luncheons:
Thursday, Feb 15, 2018, Hs Lordships
Thursday, May 17, 2018, Hs Lordships
Thursday, Aug 16, 2018, Hs Lordships
Thursday, Nov 15, 2018, Hs Lordships

OFFICE ADDRESS:

Our mailing address is: LBNL EX-Ls
101 University Hall Berkeley, CA 94720-1550

Photo Site:
https://get.google.com/albumarchive/108867583996319040696

Photo Czar: Ned Dairiki

Website: http://retirement.berkeley.edu/ex-ls

Webmaster: Kris Thornton, UCBRC

EX-LS Honorary Life Members
Shirley Ashley Patrick Cullinane, Bud Larsh

Next Luncheon
May 17, 2018
President's Message

Potential Reductions to Retiree Medical Care Expenses

There is one overriding issue for UC retirees at this time. The University has embarked on a redesign of the funding for retiree medical care expenses. Every retiree should inform themselves regarding the process and the potential personal impacts. In 2013, the Board of Regents established a 70% floor on UC contributions to "Retiree Health Program Aggregate Costs." What is included in this item? Medical/Rx costs, Medicare Part B premiums, retirees under 65, Medicare supplement policies, coverages for spouses and children, and something called the "explicit subsidy" whose meaning is unclear, are the component costs in the Aggregate Cost. Dental coverages, retirees not in Medicare but over 65, and the so-called "implicit subsidy," are not included. The "implicit subsidy" is the difference between the actual cost to UC of covering retirees over 65, but not in Medicare, and what the UC cost would be if these people were not rated in the same pool with the active employees, which is how they are currently rated. If these retirees were rated in a pool by themselves, the cost of covering them would be higher because of their higher age and poorer health.

UC, concerned about the rate of increase of medical costs for retirees, put an item on the Regents agenda last year to repeal the 70% floor on funding for aggregate cost. When this became publicly known, there was an outcry by the retiree community and ultimately a Working Group was appointed by President Napolitano in January 2018 with a mission to report its recommendations in June 2018. It should be noted that UC had been cutting its contribution to retiree medical care even before the action by the Regents and has continued to do so since the action. The 70% floor has now been reached.

This is not a simple issue. In addition to escalating medical costs, accounting rules established after the financial crisis imposed new funding/accounting obligations on UC to ensure long term viability of medical coverage. The universe of possible actions is very large. UC seems to be especially concerned about inflation in excess of 4% per year in these costs. One action possible is to pass on any increase above 4% to the retiree and maintain the 70% floor. If the 70% floor is removed, UC contribution cuts could continue indefinitely, continually increasing the costs to retirees. Many options for changes to coverages offered are being considered. A few of these are: removal of High Option Supplement to Medicare, redesign Medicare PPO to increase deductibles and copays, move High Option and Medicare PPO members to a Medicare Advantage PPO, and moving everyone to Kaiser Senior Advantage. The most dramatic option is putting everyone in a Medicare Exchange, which is the current system for retirees outside California. UC puts up to $3,000 in a reimbursement account for each covered person entitled to full benefits ($6000 for a couple). Each individual buys individual Medicare supplement or Advantage policies through the exchange, pays the premiums themselves, and then gets reimbursed from their account at the exchange. In this case, a husband and wife have two separate individual policies instead of coverage together in one group policy.
So that you can give yourself a more detailed understanding of what’s going on, we have posted the information the EX-Ls Board has, on the UC Berkeley Retirement Center website. Simply go to https://retirement.berkeley.edu/advocate. On the web page you will see a section labelled Retiree Health Working Group. Under this heading four documents are listed and you can read all of information available outside the Working Group itself. At the last EX-Ls Board Meeting on April 12, we were visited by Kat Wentworth, the Lab junior CUCSA representative, Bharat Perikh, long time retirement adviser in the Lab HR department, and Francesca Moore, Benefits and Leave Manager in the Lab HR department. CUCSA is the Council of University of California Staff Assemblies. There is a senior and junior member from each campus and laboratory. We invited them to the meeting to more closely couple the EX-Ls efforts on this problem with those of the active employees, who after all, are future retirees. Their top recommendation was to get true stories of individual impact to the Working Group. The EX-Ls Board continues to work with the other three Berkeley Retiree Associations, University of California Retiree Association Berkeley (UCRAB), University of California Berkeley Emeriti Association (UCBEA), and the Presidents and Regents Retiree Association (PARRA), to respond to this challenge.

After you have educated yourself on this process, you can influence the process by sending your personal impact story to cucrahealthbenefits@gmail.com. This address was established to get input from retirees represented by CUCRA-Council of University of California Retiree Associations. A separate address was established for Emeriti, cuceaworking@gmail.com. What kind of personal impacts are we talking about? For instance, what are your feelings of being forced to change your insurance coverage to one of the other options being considered? Suppose you had to contribute 10%, 25%, or 50% more of your insurance premium cost. What would happen to your financial situation? Are you already contributing a large part of your pension to medical coverage costs? Is your length of service to UC such, that you feel cheated in having UC support of your medical coverage reduced significantly?

Henry Rutkowski, President
February Luncheon Recap

Summary of Glenn D. Kubiak’s talk:
Issues and Opportunities at Berkeley Lab: Reflections of an outgoing COO

Glenn Kubiak, the departing LBL Deputy director for Operations and the Laboratory’s Chief Operating Officer presented an overview of Laboratory Operations, past, present, and future. The talk began with a news update. Key news items were the hiring of Dr. Michael Brandt as Glenn’s successor and the beginning of construction of the new Integrated Genomics building that will house JGI and kBase on the site that was formerly the Bevatron. He next explored issues associated with the importance of National Laboratories and LBL, in particular. In the latter case, he attributed much of the lab’s success to 1) Autonomy realized by the distributed (loose) management model; 2) Purpose dominated by finding science solutions to problems for the nation and the world; and 3) Mastery of knowledge that is facilitated by its strong interactions with the world’s finest public university. LBL also had an aging infrastructure that has been mitigated by an actionable defined maintenance plan. Another issue that was identified and corrected was being cost-competitive with other national laboratories that arose from our large fringe benefit costs that have been reduced. Glenn also discussed efforts to improve the LBNL safety culture noting that electrical safety has been improved by learning lessons from accidents. The Q&A that followed was quite spirited and displayed considerable enthusiasm for the talk.
Take me out to the Ballgame!

Kathy Bjornstad, EX-Ls Activities Chair, did just that when she organized a group to attend the Oakland A’s baseball home opener March 29. The A’s are celebrating their 50th anniversary.

The EX-Ls were tailgating prior to the A’s home opener, and enjoyed the sunny spring day watching the A's win in overtime. It was a fun event, giving retirees, family and friends a chance to catch up and enjoy the day.

![Tailgate provided by Kathy Bjornstad and Cliff Cooper. Great way to start the Season](image1)

Doug McWilliams made an appearance in our section. He was being honored for contributing to the A’s 50th Anniversary “coffee table” book and was available to sign books.

![Randy, Fred, Doug, Lee, and Vicky](image2)

We are interested in organizing a future game. Let me know your ideas to outreach to others for activities to get us off the couch, one activity at a time. Contact Kathy Bjornstad with your ideas [kathy.bjornstad73@gmail.com](mailto:kathy.bjornstad73@gmail.com)
Activities and Services of Interest

Upcoming Activities
Submitted by Phyllis Housel-Gale

Bay Area Book Fest - Downtown Berkeley April 28 and 29, 2018. (https://www.baybookfest.org/)


-Berkeley Historical Society - Opening Event for Collection Gems: Forty Years of Documenting Berkeley History and Berkeley History Timeline

Sunday, May 20, 2018, 2–4 pm

Join us to celebrate 40 years and hear a talk by Betty Reid Soskin, the increasingly famous 96-year-old national park ranger who lived in Berkeley in the 1940s and '50s. (www.berkeleyhistoricalsociety.com)

Voter Registration Deadline is May 21, 2018 for the June 25, 2018 election.

You need to re-register to vote if you have changed residences, want to change your party affiliation, and changed your name. You can register to vote online - http://registertovote.ca.gov/

Senior Helpers
By Susan Grant (former employee in Earth Sciences Division)

Senior Helpers is a nationwide franchise that was founded in Baltimore, Maryland in 2001 in order to provide professional home care to its clients. Susan Grant and her husband Bruce Ingraham established the Berkeley office in 2008. We could see how useful this service would be, as Bruce’s very independent, 90 year old mother wanted to remain in her own home. Over the years we grew and in 2015 we moved to larger offices in El Cerrito. All of our caregivers are employees, not contractors, who are bonded and insured, finger-printed, background checked, and registered with the state. Our background checks are extensive and include fingerprinting, Social Security number verification, multi-state criminal and sex offender registry checks, felony and misdemeanor home county checks, and driving record checks. We provide our caregivers with special training on Alzheimers and other forms of dementia. We can provide as little as one hour of service and as much as 24 hours of service at a time. You can also check us out: www.seniorhelpers.com/Berkeley.
GoGoGrandparent: Safe, Easy Way to Get Around  
By Susan Jardin (courtesy of Epworth News)

My friend Liz recently told me that she had tried out a new service, similar to Lyft or Uber, which is tailored to the needs of older adults. The company, GoGoGrandparent, which has been around for about a year, provides transportation for those who don't have smart phones or prefer to call in a request for a cab.

Liz explains her mother's recent experience with this service. "Anticipating that my mom, at 95, would soon not be driving anymore, I wanted to find ways for her to continue to get out of the house and get around town independently. She lives in the Berkeley hills in a neighborhood that's beautiful and quiet, but isolated and difficult to get to public transit. "I started asking around about ride services that were easy to use, and in particular, those that do not require the rider to own an iphone or other similar type of device. My mom owns a flip phone for emergencies, but struggles with technology so we've avoided getting her a more advanced type of cell phone.

GoGoGrandparent only requires that you call them on any phone—land line or cell—when you need a ride. “You register online with the service and provide them with the rider's information and a credit card number to keep on file. At the time you register you can add a family member to be notified when the rider has called for a ride. You can also let them know if the rider will need assistance getting in GoGoGrandparent: Safe, Easy Way to Get Around and out of the car, if they use a cane or wheelchair, and any other pertinent health issues (hearing or vision issues, etc.).

“Before you register you can do a free test call for a ride to see what it's like when you make a request, which is really helpful. It's an automated system, but they speak slowly and clearly and repeat everything twice. They tell you how soon a driver will arrive, the driver's name, the color and make of their car and their license plate number, and how much the fare will be. Something to note: their fares are subject to 'surge pricing,' a fare increase during times of high demand. "Our driver arrived in 4 minutes. A very nice young woman. She drove very carefully, was very pleasant and mentioned that she had set her grandmother up with a similar service in Sacramento. She drove us to the nearest Safeway so we could pick up a couple of things. Since we were going to be in the store so briefly I asked if she could possibly wait for us and she agreed (this is not often possible however, as they are continually receiving other ride requests).

“It cost a little over $5 to go about a half mile. According to their web site, GGG claims that their fares are 35% lower than the average cab fare. We obviously haven't used it enough to weigh in on that yet. It's great however, not to have to exchange any money or figure out a tip. The fare is simply billed to your credit card.” For more information, go to gogograndparent.com
Living Well in Retirement Conference

The UC Berkeley Retirement Center is organizing a conference to help retirees find ways to enhance the quality of their lives in retirement. The EX-Ls Board felt so strongly about the importance of this conference to the members that it helped to financially sponsor the event. Please check out the information on the conference web site and sign up before April 27.

Living Well in Retirement Conference
May 22, 2018, 8 am - 4:15 pm
Hs. Lordships, Berkeley Marina

Center at 510-642-5461. Early Bird Rate: $45 until April 27th. To register visit [https://www.regonline.com/livingwellinretirement](https://www.regonline.com/livingwellinretirement) or call the Retirement Center.

A full day of learning, exploring and connecting. Includes lunch, nibbles, free parking, Q/A with experts and time to engage with each other.

Choose from a variety of sessions with faculty from UCB, UCSF, Stanford and Samuel Merritt, based on the latest research on 50+ wellness, hearing loss, Alzheimer's and dementia, staying fit at all ages, and more! Workshop descriptions and conference schedule available at: [https://retirement.berkeley.edu/conference2018](https://retirement.berkeley.edu/conference2018)

*We are able to offer this affordable conference rate of $45 to our retirees ($100+ value) due to the generous support of our Retiree Associations and Conference Sponsors.*

**Workshops**

- Choosing Housing in Retirement: Stories from Retirees
- Latest in Hearing Loss Care for Older Adults, Meg Wallhagen, RN, PhD, FAAN, UCSF
- Resilient Aging, Michael Pearn, PhD, Resilient Aging Lab
- Caregiving Journey: Perspectives from Retirees, Moderator: Linda Fodrini-Johnson, MA, MFT, CMC
- What's Age Got to Do with It? Staying Fit at You Age, Sharon Gorman, PT, DPTSc, Geriatric Certified Specialist
- Alzheimer's and Dementia Research: Where We Are and Where We’re Going in Brain Health, Claire Day, Chief Program Officer at Alzheimer's Assoc.
- Retirement & Philosophy, John Perry, PhD, Professor of Philosophy Emeritus, Stanford, Emeritus Host, Philosophy Talk Radio Program
- Go Wish: A Fun Conversation Starter on End-of-Life, Dawn Gross, MD, UCSF
- Health After 50, John Swartzberg, MD, FACP, Professor of Public Health Emeritus, UC Berkeley
Golden State Model Railroad Museum – 10,000 sq. ft. of operating model railroads are open to the public every Sunday from April 1 through December 31.

By Phyllis Gale

Do you need somewhere to bring the kids of all ages for fun and entertainment? Did you ever want to pursue your interest in model railroads? The “train club” is the place! Operated by the East Bay Model Engineers, it started as a group of model builders in 1933 for boats, planes and trains. In 1938 the boat and plane people separated from the trains. The train modelers continued as the East Bay Model Engineers (EBME). They rented a building from Santa Fe near the old rail yards of Emeryville in 1939-40. They started their move to the current layout in 1986 in the Miller-Knox East Bay Regional Park in Point Richmond. They have remodeled a building and built out their layouts. The EBME created the Golden State Model Railroad Museum in the early 1990s to manage the public viewing to their layouts.

Phil Gale, husband of retiree Phyllis Gale, has belonged to EBME since the early 1960s and models the Key System, an early East Bay streetcar company, at the Museum. It is a HO gage (1:87) layout adjacent to the HO train layout of about 3,800 sq. ft. You can walk and kids can run along the walkway keeping up at with the trains of every gage on 200+ feet of public walkway.
The highly-detailed model train layouts represent prototypical scenery in Northern and Central California. Both freight and passenger trains typical of the steam era through modern day diesels are operated. The EBME is one of the few model railroad clubs: that operate three main modeling scales - O scale (1:48), HO scale (1:87) and N scale (1:160).

Golden State Model Railroad Museum
900-A Dornan Drive in the community of Point Richmond, CA 94801
Admission Fee, handicapped accessible
Restrooms, a small picnic area and gift shop available.
Website: GSMRM.org (extensive pictures and operation videos)
EX-Ls Board of Directors Open Position for 2019
Membership Coordinator

We are seeking candidates for Membership Coordinator to serve on the EX-Ls Board of Directors starting January 1, 2019. The positions are nominally for a one-year term, but there is no limit on the number of terms that can be served. The Board of Directors meets at least four times per year and the meetings are “open” to all EX-Ls members. Persons who are interested in this position should contact Bob Cahn, Second Vice President and Chair of the Nomination Committee at RNCahn@lbl.gov

**Membership Coordinator:** The Membership Coordinator is responsible for maintaining the membership roster and membership statistics (the new names are taken mostly from the luncheon attendees spreadsheet maintained by Kathy Bjornstad, usually only a few each luncheon). Management of any lists containing private information is handled in accordance with policies approved by the Board. In accordance with the EX-Ls’ Policy on Essential Documents, the Membership Coordinator maintains copies of the Annual Directory of Members. The Membership Coordinator works closely with the University of California at Berkeley Retirement Center (UCBRC) which sends out all EX-Ls announcements. Attend functions such as the LBNL Run-around and LBNL retiree’s reception. Keep miscellaneous new member forms up to date. Attends Board meetings. Custodian of EX-Ls banner and various signs and forms.

For questions and more information, please contact the current Membership Coordinator, Patti Powers-Risius at pattijac@icloud.com, 510-525-9045, or talk to a current Board Member. Patti estimates that the time commitment is two to three hours a month.
Join us in Celebration of EX-Ls 35th Anniversary Luncheon

We are featuring some young rising stars at the Lab in talks over the next two years.

**LUNCHEON SPEAKER:**  
**Vi Rapp, Ph.D.**, Environmental Analysis & Energy Impacts Division, Lawrence Berkeley National Lab

Combustion systems are globally ubiquitous, generating more than 86% of global energy consumed. These systems can produce unwanted and harmful pollutants that adversely impact the climate and also health. Efforts for improving efficiency of these systems to reduce unwanted pollutants have predominantly focused on the transportation and electricity generation sectors. However, the potentially most harmful combustion systems are used locally for cooking, heating water, and heating spaces. During this seminar, I will discuss the efficient, low-emissions energy technologies we have developed for heat and power systems used in industrial and developing countries.

**TITLE OF TALK:** Advancing energy technologies for a clean, renewable energy society

**BIOGRAPHY:**  
**Vi Rapp, Ph.D.**, a Research Scientist in the Energy Analysis & Environmental Impacts Division will be our May speaker. Dr. Rapp is a Principal Investigator on research studying efficient, ultra-low emission technologies for heat and power generation. She also has a lead role in short and long term strategic planning and development for combustion and biomass cookstove research at LBNL. These stoves are very important in lesser developed countries. Dr. Rapp’s energy-focused research targets four areas for reducing harmful emissions and improving air quality: biomass combustion, burners for residential appliances, residential indoor air pollution in energy efficient homes, and internal combustion engines.

**Where:**  
**Hs Lordships Restaurant, 199 Seawall Drive, Berkeley Marina**

**Time:**  
11:30 AM no host bar open - Lunch Served at 12:00 – Concludes at 2:30 PM

**Location:**  
**Windsor Court**

**No-Host Bar Service:**  
Opens at 11:30 – located inside the Windsor Court

**Lunch Service - Buffet:**  
Marinated Cucumber and Tomato salad, Sliced Seasonal Fruit, Baked Herb Chicken, Grilled Fresh Atlantic Salmon, Portobello Mushroom Ravioli, Rice Pilaf, Fresh Seasonal Vegetables, Assorted Desserts. Rolls, butter, water, coffee, (hot tea on request) and iced tea.

Following the speaker there will be a celebration with cupcakes, a toast with martinellis and time for fellowship and memorabilia. Congratulations for the successful history of the EX-Ls.

**Cost:**  
$30 per person (prepaid check or Eventbrite), $35 at the door
**EX-Ls Luncheon**

**Date:** Thursday, May 17, 2018

**EX-Ls 35th Anniversary Celebration Luncheon**

**REGISTRATION FORM**

See you at the May 17th luncheon at Hs Lordships Restaurant.

Be sure to make reservations by **Saturday, May 12th, 2018**

**Please mail form and check made out to “EX-Ls” to:**

Kathy Bjornstad, Activities Chair, 4343 Arden Place, Oakland, CA. 94602

**OR**

**NEW Registration Method for EX-Ls:** You can now register by clicking on the Eventbrite Link below and pay with credit card or mail in a check.

Eventbrite Link below

https://ex-ls-spring18.eventbrite.com

Call, text or email if you have questions: (510) 220-1273  kathy.bjornstad73@gmail.com

I Plan to Attend (Name): ___________________________  ___________________________  ___________________________

EX-Ls Board Member?:  Current ___________  Retired _____________

I will bring _____ guest(s)  Name of guest(s): 1. ___________________________

2. ___________________________  3. ___________________________

Buffet Service - Advance choice is not required  **$30.00 per person – Check payable to: EX-Ls**  $30 x _______ = __________

EX-Ls Voluntary $15.00 Contribution: $___________

Total Enclosed: $___________

**You:**  First Time Attending Luncheon? ________  LBNL Retiree? ________  UC Retiree? ________

**Guest(s):**  First Time Attending Luncheon? ________  LBNL Retiree? ________  UC Retiree? ________

Willing to carpool:  As Rider? ________  As Driver? ________  Other Needs? ______________

Contact Info (your email or phone number so Kathy can contact you to arrange for carpool)

________________________________________________________________________________________

Need to Sit Closer to the Screen? ________  Buffet Assistance? ________

We welcome new members to the LBNL Retirement Association the EX-Ls. To be added to the LBNL EX-Ls Roster, please provide the following contact or updated information.

**Address**

Email ___________________________  Phone ___________________  Cell ___________________