



**Alameda County Employees' Retirement Association
BOARD OF RETIREMENT**

**RETIREES COMMITTEE/BOARD MEETING
NOTICE and AGENDA**

THIS MEETING WILL BE CONDUCTED VIA TELECONFERENCE [SEE SECTION 42 OF EXECUTIVE ORDER N-08-21 ATTACHED AT THE END OF THIS AGENDA.]

ACERA MISSION:

To provide ACERA members and employers with flexible, cost-effective, participant-oriented benefits through prudent investment management and superior member services.

**Wednesday, August 4, 2021
10:30 a.m.**

ZOOM INSTRUCTIONS	COMMITTEE MEMBERS	
The public can view the Teleconference and comment via audio during the meeting. To join this Teleconference, please click on the link below. https://zoom.us/join Meeting ID: 835 6399 6449 Password: 962392 For help joining a Zoom meeting, see: https://support.zoom.us/hc/en-us/articles/201362193	LIZ KOPPENHAVER, CHAIR	ELECTED RETIRED
	HENRY LEVY, VICE CHAIR	TREASURER
	KEITH CARSON	APPOINTED
	DARRYL L. WALKER	ELECTED GENERAL¹
	GEORGE WOOD	ELECTED GENERAL

This is a meeting of the Retirees Committee if a quorum of the Retirees Committee attends, and it is a meeting of the Board if a quorum of the Board attends. This is a joint meeting of the Retirees Committee and the Board if a quorum of each attends.

The order of agenda items is subject to change without notice. Board and Committee agendas and minutes, and all documents distributed to the Board or a Committee in connection with a public meeting (unless exempt from disclosure), are available online at www.acera.org.

Note regarding public comments: Public comments are limited to four (4) minutes per person in total.

Note regarding accommodations: The Board of Retirement will provide reasonable accommodations for persons with special needs of accessibility who plan to attend Board meetings. Please contact ACERA at (510) 628-3000 to arrange for accommodation.

¹ Trustee Walker is filling the vacancy created by Trustee Rogers' retirement. See Gov't Code §§ 31524, 31520.1(b).

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 2 of 3 – Wednesday, August 4, 2021

Call to Order: 10:30 a.m.

Roll Call:

Public Input (Time Limit: 4 minutes per speaker)

Action Items: Matters for Discussion and Possible Motion by the Committee

1. Adoption of Dental Plan Contributions for 2022

Discussion and possible motion to continue dental plan contributions for Plan Year 2022. ACERA currently provides a contribution to cover the single retiree premium for retirees with ten or more years of ACERA service, service connected disability recipients, or grandfathered as of January 31, 2014 non-service connected disability recipients.

- Kathy Foster

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to continue the dental plan contributions for Plan Year 2022, which provides a monthly subsidy equal to the single-party dental plan coverage premium of \$44.15 for the PPO plan and \$22.18 for the DeltaCare USA plan for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employees Retirement Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions.

2. Adoption of Vision Plan Contributions for 2022

Discussion and possible motion to continue vision plan contributions for Plan Year 2022. ACERA currently provides a contribution to cover the single retiree premium for retirees with ten or more years of ACERA service, service connected disability recipients, or grandfathered as of January 31, 2014 non-service connected disability recipients.

- Kathy Foster

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to continue the vision plan contributions for Plan Year 2022, which provides a monthly subsidy equal to the single-party vision plan coverage premium of \$3.97 for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employees Retirement

RETIREES COMMITTEE/BOARD MEETING

NOTICE and AGENDA, Page 3 of 3 – Wednesday, August 4, 2021

Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions.

Information Items: These items are not presented for Committee action but consist of status updates and cyclical reports

1. Review of Dental and Vision Plans Premiums for 2022

Staff and ACERA's Benefits Consultant will review the dental and vision plans premiums for Plan Year 2022.

- Kathy Foster
- Segal

2. Miscellaneous Updates

Staff will update the Committee on any recent benefit issues affecting ACERA retirees.

- Ismael Piña
- Mike Fara

Trustee Remarks

Future Discussion Items

- Presentation and Acceptance of SRBR Funding Report/Valuation
- SRBR Policy Update

Establishment of Next Meeting Date

October 6, 2021, at 10:30 a.m.

Adjournment

42) Executive Order N-29-20, Paragraph 3, is withdrawn and replaced by the following text:

Notwithstanding any other provision of state or local law (including, but not limited to, the Bagley-Keene Act or the Brown Act), and subject to the notice and accessibility requirements set forth below, a local legislative body or state body is authorized to hold public meetings via teleconferencing and to make public meetings accessible telephonically or otherwise electronically to all members of the public seeking to observe and to address the local legislative body or state body. All requirements in both the Bagley-Keene Act and the Brown Act expressly or impliedly requiring the physical presence of members, the clerk or other personnel of the body, or of the public as a condition of participation in or quorum for a public meeting are hereby waived.

In particular, any otherwise-applicable requirements that

- (i) state and local bodies notice each teleconference location from which a member will be participating in a public meeting;
- (ii) each teleconference location be accessible to the public;
- (iii) members of the public may address the body at each teleconference conference location;
- (iv) state and local bodies post agendas at all teleconference locations;
- (v) at least one member of the state body be physically present at the location specified in the notice of the meeting; and
- (vi) during teleconference meetings, a least a quorum of the members of the local body participate from locations within the boundaries of the territory over which the local body exercises jurisdiction

are hereby suspended.

A local legislative body or state body that holds a meeting via teleconferencing and allows members of the public to observe and address the meeting telephonically or otherwise electronically, consistent with the notice and accessibility requirements set forth below, shall have satisfied any requirement that the body allow members of the public to attend the meeting and offer public comment. Such a body need not make available any physical location from which members of the public may observe the meeting and offer public comment.

Accessibility Requirements: If a local legislative body or state body holds a meeting via teleconferencing and allows members of the public to observe and address the meeting telephonically or otherwise electronically, the body shall also:

- (i) Implement a procedure for receiving and swiftly resolving requests for reasonable modification or accommodation from individuals with disabilities, consistent with the Americans with Disabilities Act and resolving any doubt whatsoever in favor of accessibility; and
- (ii) Advertise that procedure each time notice is given of the means by which members of the public may observe the meeting and offer public comment, pursuant to subparagraph (ii) of the Notice Requirements below.

Notice Requirements: Except to the extent this Order expressly provides otherwise, each local legislative body and state body shall:

- (i) Give advance notice of the time of, and post the agenda for, each public meeting according to the timeframes otherwise prescribed by the Bagley-Keene Act or the Brown Act, and using the means otherwise prescribed by the Bagley-Keene Act or the Brown Act, as applicable; and
- (ii) In each instance in which notice of the time of the meeting is otherwise given or the agenda for the meeting is otherwise posted, also give notice of the means by which members of the public may observe the meeting and offer public comment. As to any instance in which there is a change in such means of public observation and comment, or any instance prior to the issuance of this Order in which the time of the meeting has been noticed or the agenda for the meeting has been posted without also including notice of such means, a body may satisfy this requirement by advertising such means using "the most rapid means of communication available at the time" within the meaning of Government Code, section 54954, subdivision (e); this shall include, but need not be limited to, posting such means on the body's Internet website.

All of the foregoing provisions concerning the conduct of public meetings shall apply through September 30, 2021.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: August 4, 2021
TO: Members of the Retirees Committee
FROM: Kathy Foster, Assistant Chief Executive Officer
SUBJECT: Adoption of Dental Plan Contributions for 2022

Currently, there are two dental plan options available for retiree enrollment: Delta Dental PPO and DeltaCare USA. The dental contracts are managed by ACERA; and therefore, are separate from the County of Alameda. In order to keep premium amounts at a minimal cost, dental plan enrollment is mandatory for retirees with ten or more years of ACERA service credit, retirees receiving a service connected disability, or retirees receiving a non-service connected disability effective January 31, 2014. A contribution is provided to cover the single retiree premium for this group. Contracts are reviewed by Staff and ACERA's Benefits Consultant, Segal, as contract terms end or rates need to be negotiated. Presentations are made annually to the Retirees Committee for review and possible recommendation for approval by the Board of Retirement. Retirees with less than 10 years of service may enroll themselves and their dependents as long as the premium cost can be deducted from their monthly retirement allowance.

Segal will review the attached presentation and discuss renewal information and premiums.

Provided below are the current 2021 and 2022 rates for the Delta Dental PPO and DeltaCare USA plans based on the current contract, and the 2022 premiums without any coverage changes. Since Delta Dental provided a three-year premium rate guarantee, there are no changes for the Delta Dental PPO or DeltaCare USA premiums.

2021 and 2022 PREMIUMS

February 1, 2022 through January 31, 2023:

Table with 4 columns: Delta Dental (PPO) Single, Delta Dental (PPO) Single, DeltaCare USA Single, DeltaCare USA Single. Rows include Contract Rates and Billed Rates for Less than Ten Years and Ten or More Years.

Based on the July 22, 2021 enrollment numbers (8,600), the annual cost to provide the subsidized dental benefit for retirees enrolled in the PPO plan (8,334) is approximately \$4,415,353. The annual cost to provide the subsidized dental benefit for retirees enrolled in the DeltaCare USA plan (266) is approximately \$70,799 resulting in a total cost for both plans, of approximately \$4,486,152.

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to continue the dental plan contributions for Plan Year 2022, which provides a monthly subsidy equal to the single-party dental plan coverage premium of \$44.15 for the PPO plan and \$22.18 for the DeltaCare USA plan for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employees Retirement Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions.

Attachment



Alameda County Employees'
Retirement Association (ACERA)

Delta Dental Renewal Effective February 1, 2022

ACERA Retirees Committee Meeting

Presented on August 4, 2021
Presented by Stephen Murphy

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| Agenda

Renewal Monthly Premiums

Annualized 2022 Premiums

Premium Stabilization Reserve

Renewal Monthly Premiums

Dental PPO Rates	Enrollment	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized				
Subscriber Only	267	\$65.03	\$65.03	0.0%
Subscriber + 1	127	\$106.17	\$106.17	0.0%
Subscriber and 1 or more dependents	16	\$170.77	\$170.77	0.0%
10+ Years of Service - Subsidized				
Total Rates				
Subscriber Only	5,479	\$47.26	\$47.26	0.0%
Subscriber + 1	2,586	\$89.07	\$89.07	0.0%
Subscriber and 1 or more dependents	243	\$154.80	\$154.80	0.0%
Billed Rates				
Subscriber Only	5,479	\$44.15	\$44.15	0.0%
Subscriber + 1	2,586	\$85.96	\$85.96	0.0%
Subscriber and 1 or more dependents	243	\$151.69	\$151.69	0.0%

DHMO Rates	Enrollment	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service				
Subscriber Only	15	\$31.05	\$31.05	0.0%
Subscriber + 1	1	\$45.51	\$45.51	0.0%
Subscriber and 1 or more dependents	0	\$63.00	\$63.00	0.0%
10+ Years of Service				
Total Rates				
Subscriber Only	185	\$22.18	\$22.18	0.0%
Subscriber + 1	65	\$36.64	\$36.64	0.0%
Subscriber and 1 or more dependents	17	\$54.13	\$54.13	0.0%

⁽¹⁾ Rates are in the second year of a 3-year rate guarantee from February 1, 2021 through January 31, 2024, and will be rate-capped at 5% for the remaining 2-years.

Annualized 2022 Premiums

DPPO Plan	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized			
Retiree Contribution	\$403,000	\$403,000	0.0%
ACERA Contribution	\$0	\$0	N/A
Total Annualized Premium	\$403,000	\$403,000	0.0%
10+ Years of Service - Subsidized			
Retiree Contribution	\$1,611,000	\$1,611,000	0.0%
ACERA Contribution	\$4,401,000	\$4,401,000	0.0%
Total Annualized Premium	\$6,012,000	\$6,012,000	0.0%
All Retirees			
Retiree Contribution	\$2,014,000	\$2,014,000	0.0%
ACERA Contribution	\$4,401,000	\$4,401,000	0.0%
Total Annualized Premium	\$6,415,000	\$6,415,000	0.0%

DHMO Plan	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized			
Retiree Contribution	\$6,000	\$6,000	0.0%
ACERA Contribution	\$0	\$0	N/A
Total Annualized Premium	\$6,000	\$6,000	0.0%
10+ Years of Service - Subsidized			
Retiree Contribution	\$18,000	\$18,000	0.0%
ACERA Contribution	\$71,000	\$71,000	0.0%
Total Annualized Premium	\$89,000	\$89,000	0.0%
All Retirees			
Retiree Contribution	\$24,000	\$24,000	0.0%
ACERA Contribution	\$71,000	\$71,000	0.0%
Total Annualized Premium	\$95,000	\$95,000	0.0%

DPPO & DHMO Plans	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized			
Retiree Contribution	\$409,000	\$409,000	0.0%
ACERA Contribution	\$0	\$0	N/A
Total Annualized Premium	\$409,000	\$409,000	0.0%
10+ Years of Service - Subsidized			
Retiree Contribution	\$1,629,000	\$1,629,000	0.0%
ACERA Contribution	\$4,472,000	\$4,472,000	0.0%
Total Annualized Premium	\$6,101,000	\$6,101,000	0.0%
All Retirees			
Retiree Contribution	\$2,038,000	\$2,038,000	0.0%
ACERA Contribution	\$4,472,000	\$4,472,000	0.0%
Total Annualized Premium	\$6,510,000	\$6,510,000	0.0%

⁽¹⁾ Rates are in the second year of a 3-year rate guarantee from February 1, 2021 through January 31, 2024, and will be rate-capped at 5% for the remaining 2-years.

The projections in this report are estimates of future costs and are based on unaudited information available to Segal Consulting at the time the projections were made. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, changes in group demographics, overall inflation rates and claims volatility. The accuracy and reliability of health projections decrease as the projection period increases.

Premium Stabilization Reserve

- Due to the suspension of non-essential services during the COVID-19 pandemic, ACERA's Premium Stabilization Reserve (PSR) temporarily increased from \$1.2M to \$1.5M, through January 31, 2021.
- As of June 30, 2021, the PSR has declined to \$1.3M due to the resumption of routine and urgent dental care.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: August 4, 2021
TO: Members of the Retirees Committee
FROM: Kathy Foster, Assistant Chief Executive Officer
SUBJECT: Adoption of Vision Plan Contributions for 2022

[Handwritten signature]

ACERA currently provides vision coverage to retirees through the Vision Service Plan (VSP). The vision plan contract is managed by ACERA; and therefore, is separate from the County of Alameda. In order to keep premium amounts at a minimal cost, VSP enrollment is mandatory for retirees with ten or more years of ACERA service credit, retirees receiving a service connected disability, or retirees receiving a non-service connected disability effective January 31, 2014. A contribution is provided to cover the single retiree premium for this group. The contract is reviewed by Staff and ACERA's Benefits Consultant, Segal, as contract terms end or rates need to be negotiated. Presentations are made annually to the Retirees Committee for review and possible recommendation for approval by the Board of Retirement. Retirees with less than 10 years of service may enroll themselves and their dependents as long as the premium cost can be deducted from their monthly retirement allowance.

Segal will review the attached presentation and discuss renewal information and premiums.

Provided below are the current 2021 and 2022 rates for VSP based on the current contract, and the 2022 premiums without any coverage changes. Since VSP provided a five-year premium rate guarantee, there are no changes in the premiums.

2021 and 2022 PREMIUMS

February 1, 2022 through January 31, 2023:

Table with 2 columns: Ten Years, Ten or More Years. Row: Contract Rates. Values: \$5.74, \$3.97.

Based on the July 22, 2021 enrollment numbers (8,530), the annual cost to provide the subsidized vision benefit is approximately \$406,369.

VOLUNTARY BUY UP PLAN OPTION

In addition, ACERA offers a Voluntary Buy Up plan option in which retirees would pay the difference in premiums to enroll in a richer plan. The following is a breakdown of the premiums for the current 2021 and 2022 Voluntary Buy Up plan. VSP also provided a five-year premium

rate guarantee for the Voluntary Buy Up plan, so there are no changes in the premiums. Below are the total premiums for the Voluntary Buy Up plan. Those retirees with 10+ years of service will receive the vision plan subsidy towards their premiums.

2021 and 2022 VOLUNTARY BUY UP PLAN PREMIUMS

February 1, 2022 through January 31, 2023:

Retiree Groups	Total 2022 Renewal Rates
10 + Years	\$14.26 / \$20.71 / \$37.19
Under 10 Years	\$15.81 / \$22.96 / \$41.23

Recommendation

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to continue the vision plan contributions for Plan Year 2022, which provides a monthly subsidy equal to the single-party vision plan coverage premium of \$3.97 for retirees who are receiving ACERA allowances with ten or more years of ACERA service, are service connected disability retirees, or are non-service connected disability retirees as of January 31, 2014. This is a non-vested benefit funded by contributions from the ACERA employers to the 401(h) account. After contributions are made in accordance with the County Employees Retirement Law, ACERA treats an equal amount of Supplemental Retiree Benefit Reserve assets as employer contributions for pensions.

Attachment



Alameda County Employees'
Retirement Association (ACERA)

VSP Renewal

Effective February 1, 2022

ACERA Retirees Committee Meeting

August 4, 2021
Presented by Stephen Murphy

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| Agenda

Renewal Monthly Premiums

Annualized 2022 Premiums

Renewal Monthly Premiums

Standard Plan	Subscriber Enrollment ⁽¹⁾	Current 2/1/2021-1/31/2022	Renewal ⁽²⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized				
Subscriber Only	195	\$5.74	\$5.74	0.0%
Subscriber + 1	106	\$8.32	\$8.32	0.0%
Subscriber + 2 or more dependents	3	\$14.94	\$14.94	0.0%
10+ Years of Service - Subsidized				
Subscriber Only	4,747	\$3.97	\$3.97	0.0%
Subscriber + 1	1,800	\$5.77	\$5.77	0.0%
Subscriber + 2 or more dependents	146	\$10.36	\$10.36	0.0%

Buy-Up Plan	Subscriber Enrollment ⁽¹⁾	Current 2/1/2021-1/31/2022	Renewal ⁽²⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized				
Subscriber Only	39	\$15.81	\$15.81	0.0%
Subscriber + 1	46	\$22.96	\$22.96	0.0%
Subscriber + 2 or more dependents	4	\$41.23	\$41.23	0.0%
10+ Years of Service - Subsidized				
Subscriber Only	755	\$14.26	\$14.26	0.0%
Subscriber + 1	623	\$20.71	\$20.71	0.0%
Subscriber + 2 or more dependents	75	\$37.19	\$37.19	0.0%

⁽¹⁾ Subscriber enrollment was provided by VSP for the month of June 2021.

⁽²⁾ Rates are in the second year of a 5-year rate guarantee from February 1, 2021 through January 31, 2026.

Annualized 2021 Premiums

Standard Plan	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized			
Retiree Contribution	\$25,000	\$25,000	0.0%
ACERA Contribution	\$0	\$0	N/A
Total Annualized Premium	\$25,000	\$25,000	0.0%
10+ Years of Service - Subsidized			
Retiree Contribution	\$50,000	\$50,000	0.0%
ACERA Contribution	\$319,000	\$319,000	0.0%
Total Annualized Premium	\$369,000	\$369,000	0.0%
All Retirees			
Retiree Contribution	\$75,000	\$75,000	0.0%
ACERA Contribution	\$319,000	\$319,000	0.0%
Total Annualized Premium	\$394,000	\$394,000	0.0%

Buy-Up Plan	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized			
Retiree Contribution	\$22,000	\$22,000	0.0%
ACERA Contribution	\$0	\$0	N/A
Total Annualized Premium	\$22,000	\$22,000	0.0%
10+ Years of Service - Subsidized			
Retiree Contribution	\$248,000	\$248,000	0.0%
ACERA Contribution	\$69,000	\$69,000	0.0%
Total Annualized Premium	\$317,000	\$317,000	0.0%
All Retirees			
Retiree Contribution	\$270,000	\$270,000	0.0%
ACERA Contribution	\$69,000	\$69,000	0.0%
Total Annualized Premium	\$339,000	\$339,000	0.0%

Standard & Buy-Up Plans	Current 2/1/2021-1/31/2022	Renewal ⁽¹⁾ 2/1/2022-1/31/2023	% Change from Current
<10 Years of Service - Unsubsidized			
Retiree Contribution	\$47,000	\$47,000	0.0%
ACERA Contribution	\$0	\$0	N/A
Total Annualized Premium	\$47,000	\$47,000	0.0%
10+ Years of Service - Subsidized			
Retiree Contribution	\$298,000	\$298,000	0.0%
ACERA Contribution	\$388,000	\$388,000	0.0%
Total Annualized Premium	\$686,000	\$686,000	0.0%
All Retirees			
Retiree Contribution	\$345,000	\$345,000	0.0%
ACERA Contribution	\$388,000	\$388,000	0.0%
Total Annualized Premium	\$733,000	\$733,000	0.0%

⁽¹⁾ Rates are in the second year of a 5-year rate guarantee from February 1, 2021 through January 31, 2026.



The projections in this report are estimates of future costs and are based on unaudited information available to Segal Consulting at the time the projections were made. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, changes in group demographics, overall inflation rates and claims volatility. The accuracy and reliability of health projections decrease as the projection period increases.



MEMORANDUM TO THE RETIREES COMMITTEE

DATE: August 4, 2021

TO: Members of the Retirees Committee

FROM: Ismael Piña, Assistant Benefits Manager 
Mike Fara, Communications Manager 

SUBJECT: **Miscellaneous Updates**

This memo is to provide the Retirees Committee information on various monthly topics, which impact both retirees and ACERA Staff.

ACERA Virtual Retiree Health and Wellness Fair 2021

In order to maintain the health and safety of members and ACERA staff during the ongoing COVID-19 pandemic, ACERA will offer the annual Retiree Health and Wellness Fair virtually via Zoom, as we did in 2020. The 2020 virtual event was well attended, with about 230 participants in the live event and 400+ visitors to the virtual expo hall page.

- Virtual Expo Hall
 - Mid-October – November 2021 and beyond
 - Wellness links for meditation exercises, healthy classes, videos, discounts, and programs
 - Carrier benefit guides
 - Volunteer opportunities
 - Information on in-home care, meals on wheels, retirement living, senior discounts, health insurance counseling, legal advocacy, adult protective services, senior transit, senior utilities assistance, and much more
- Live Virtual Event – Presentations from Carriers and Vendors
 - Thursday, October 28, 10 a.m.
 - Stretching, fitness, yoga, or qigong presentation (TBD)
 - Kaiser Permanente “Refresh” interactive wellness presentation
 - Other carrier/vendor presentations
 - Members can participate from any internet-connected device anywhere
 - Members can complete a survey to be entered into a gift drawing
 - Live presentations are recorded and available later in Virtual Expo Hall