

Welcome to The Retirement Connection!

Message from CEO John Flynn



Our City's two retirement systems and ORS have long served members well in part because of the Boards' commitments to continually improve and enhance services for our members. Earlier this year, both boards took a major step forward by adopting ORS's first formal strategic plan, organized around six overarching themes, each supported by goals and objectives. In June, I presented to both boards the strategic action plan that brings those goals and objectives to life. The action plan introduces **Vision'31**, a narrative describing the ORS we are building for 2031, and details strategic initiatives organized to advance the boards' direction. The boards also approved the FY2027 Work Plan, which defines our priorities for the coming year. This plan gives us a shared focus and a real foundation for accountability for the rest of this decade and beyond. We will be sharing more details in the months ahead.

But there are key values and realities we recognized and incorporated as we developed **Vision'31** over many months of hard work by trustees and staff:

- This is indeed a living document. It will undoubtedly change and priorities may shift as circumstances require in a rapidly changing world. We do live here in the heart of Silicon Valley, and being forward-thinking and nimble is part of our culture.
- It will be important that we report regularly, adjust when needed and keep moving forward. But **Vision'31** will be our North Star, guiding us at each turn and every step of the way.
- Accountability and transparency are crucial. We will design a website area dedicated to communicating progress for members, staff and trustees to track.

This work reflects countless hours of cooperative effort by trustees and staff alike. But we all realize that the hardest work lies ahead. We are all eager to do that work and share progress with you.

Medicare Mail: What to Know—and What to Ignore

If you are enrolled in Medicare or approaching Medicare eligibility, you may receive an increase in Medicare-related mail. Most of these brochures, letters, and postcards are marketing materials from insurance companies promoting Medicare Advantage, Medicare Supplement (Medigap), or prescription drug plans—even if they appear official.

If you are eligible for City of San José retiree medical coverage and enrolled in a retiree Medicare plan through the Office of Retirement Services (ORS), **do not respond to any Medicare-related offers or provide personal information without first contacting ORS.** Changes to your Medicare coverage made outside of ORS could unintentionally affect or

cancel your retiree medical coverage.

Official information about your retiree health benefits will come from Medicare, Social Security, or ORS. If you are unsure about a Medicare-related mailing, contact ORS before taking any action.

Bottom line: Most Medicare mail is advertising. When in doubt, check with ORS first to protect your retiree coverage.

If you have any questions or need assistance regarding your City of San José Medicare coverage, please contact the ORS Health Team at (408) 794-1000. We are happy to assist you.

Robots on Ice

San José proudly hosts various and imaginative entertainment and attractions. But perhaps no event is more unusual or more “Only in San José” than the annual Robots on Ice event held at the Sharks Arena in late April. From miniature dog and cat bots to full-size replicas, such as Dalek from TV’s “Dr. Who,” they raced, performed, and even engaged with spectators. The Silicon Valley Ice Skating Association began hosting the event in 2020 to inspire youth toward Science, Technology, Engineering and Mathematics learning while cultivating ice skating.



Extreme Heat Requires Emergency Preparedness

The sweltering, dog days of the summer are here, and as always, it is important to consider ways to prevent heat exhaustion or stroke. There are valuable resources available to help keep you safe in extreme temperatures. You can find a preparedness checklist and tips at [Extreme Heat Safety](#) | [Heat Exhaustion Safety](#) | [Red Cross](#).

Santa Clara County’s Public Health Department also gives you the opportunity to sign up for emergency weather alerts and view strategies for coping with extreme heat. You can find this information at [Climate and Your Health](#) | [Public Health](#) | [County of Santa Clara](#).



Quarterly Question

- Q:** What Is IRMAA and Why Am I Paying More for Medicare?
- A:** Some City of San José retirees are noticing higher Medicare premiums for 2026, along with a charge called IRMAA. This can be surprising, especially after retirement.

IRMAA (Income-Related Monthly Adjustment Amount) is an extra monthly charge added to Medicare Part B and Part D when income is above certain limits. If you see a Medicare Part B IRMAA charge, expect to see one for Part D as well. Medicare uses your tax returns from two years ago to decide if an IRMAA applies.

For 2026, an IRMAA may affect retirees who earned more than:

- \$109,000 (individual)
- \$218,000 (married, filing jointly)

Many retirees trigger an IRMAA because of one-time events like retiring, taking large withdrawals from retirement accounts, or selling property — even if their income is now lower.

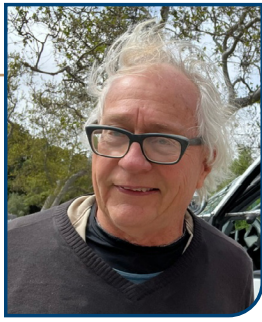
The good news: IRMAA is not permanent. If your income drops due to a major life change, you can appeal Medicare’s decision through Social Security and you may be able to have the charge reduced or removed.

Paperless Pay Stubs Are Here!

As of this month, ORS has fully transitioned to paperless paystubs for direct deposit payments of benefits. This will reduce paper waste as well as paper and postage costs. You can always view and print copies through your MemberDirect account. If you previously notified ORS that you want to continue to receive a printed pay notice, you will receive it by mail as usual.

Profile:

Fred Fears: Half a century of service to San José parks



Many of us can scarcely conceive of a 50-year career, much less in one organization.

But Fred Fears has helped keep San José's City parks safe, clean, maintained and environmentally protected for half a century. And he's not done yet.

He says he's always enjoyed the wide variety of duties he performs for the Parks Department and the outdoor work. "I do a little bit of everything," Fred says. "I do trail-clearing work, build retaining walls, pick up litter, clear out and clean up after major storms, build fences, and even drive a Bobcat tractor sometimes."

While he goes where he was needed among the City's park network, he has worked most of those years in Alum Rock Park and now, at Overfelt Gardens. During the major flooding in 2017, he helped evacuate people from the parks in a highly dangerous situation.

"We work in extreme heat or really bad weather – sometimes that is when I'm needed most."

Fred began part-time with Parks when he was just 21 and still feels at home in his job. "This work always seemed to fit me. It keeps me out of trouble," he quips.

In his off time, he collects unusual copper pennies. He says he will probably retire in the next year or two. "Then, I think I want to get a metal detector and start using that."

Staffing Updates

- **Cynthia Ayala**, Executive Assistant, has left ORS to pursue other opportunities.



Fire Promotions

It was a proud day this Spring when 17 San José Fire Department personnel were promoted to the rank of Captain.

From left to right: Michael Briggs, Alejandro Llosa, Andrew Mills, Lurii Guskov, Benjamin Dearborn, David DeLintt, Casey Keegan, Nicholas Long, Jacob Coner, Albert Vasquez, Matthew Herzog, Shawn Newcombe, Matthew Topping, Matthew McVey, Martin Barragan, Paul Tran, Fire Chief Robert Sapien, Asst. Fire Chief James Dobbson, Deputy Chief Aaron Freyler. Newly promoted Captain Dale Souza not pictured.

Member Survey Coming This Summer

This summer, ORS will launch a Membership Voice Survey to hear directly from members about their



experience with ORS. Feedback will help shape future improvements to communications, retirement education, and online self-service tools.

When the survey opens, members will receive an email from ORS with information about how to participate. We encourage you to share your perspective and help us better understand the needs of the members we serve.

The Retirement Connection

1737 N. First Street, Suite 600, San José, CA 95112

Executive Editor: Barbara Hayman

GO GREEN!

Log into your [Member Portal](#) and enable e-Delivery in Account Settings.

Securely access Member Statements,
Direct Deposit receipts & Tax Forms online.

Need help? Contact ORS at
retirement.dept@sanjoseca.gov or **408-794-1000**.

PLEASE KEEP US INFORMED

Make sure we have your updated email and mailing address. Please complete a change of address form if your email or mailing address changes. The form can be found here:

bit.ly/ORSChangeForm

 Printed on Recycled Paper

Federated City Employees' Retirement System Trustees

Spencer Horowitz, Chair
Matthew Faulkner, Vice Chair
Deborah Abbott
Anurag Chandra
Brian Chi
Mark Linder
Nathan Nakagawa

Police and Fire Dept. Retirement Plan Trustees

Andrew Gardanier, Chair
Eswar Menon, Vice Chair
Gretchen Flicker
Sunita Ganapati
David Kwan
Howard Lee
Richard Santos
Franco Vado
David Woolsey

Upcoming Board Meetings

Federated Meetings unless otherwise posted on the Agenda, are at City Hall 200 E. Santa Clara Street, Wing Rooms 118-120. Police and Fire Board meetings, unless otherwise posted on the Agenda, are at 1737 N 1st Street, San José, Suite 580. Meetings are also live-streamed on our website at www.sjretirement.com. Please check our website for the latest information.

Police and Fire Board meetings are held on the 3rd Wednesdays each month at **9:00 a.m.** except in July. Upcoming meetings will be held on the following dates: August 19 • September 16 • October 21

Federated Board meetings are held on the 3rd Thursdays of each month at **8:30 a.m.** except in July. Upcoming meetings will be held on the following dates: August 20 • September 17 • October 22

BOARD UPDATES

The Board vacancies for recruitment are posted on the City Clerk's website at: sanjose.granicus.com/boards/w/923860ac785826ef

Upcoming City Closures

September 7 – Labor Day
October 12 – Columbus Day

CONTACT US!

408-794-1000 or 1-800-732-6477
Our staff directory can be found on our website at: www.sjretirement.com
Click on "About us"/"Office Staff" or email us at retirement.dept@sanjoseca.gov