

MedExpert the next step in wellness

No cost to access services



The City is in the final stages of preparing to launch a pilot program with MedExpert as a component of the City's Wellness Initiative. There will be no charge to the employee or retiree when using the services provided by MedExpert. It is anticipated that the services will be available in the second quarter of the calendar year. More information will be provided when the service is live.

When you go to the doctor, you expect to find out what's wrong and then have it treated appropriately.

But the fact is, "appropriate treatment" is a slippery thing. Yes, there is a best path of care for any patient with any given condition, but this doesn't mean you'll get it.

In fact, about half the time, *you won't*. Studies show that 46% of Americans receive substandard care each time they seek medical treatment. Add to that the complexity of dealing with the healthcare system, coordinating benefits, transferring records, and so on.

Inappropriate variation of treatment has become a fact of life. The reason is that no doctor can stay current on the constantly self-updating knowledge base of best-practice care. And we, as patients, rarely know who the leading doctors are for a particular condition or how to best navigate the world of healthcare.

So what should we do?

We start by expecting more from healthcare. We demand nothing less than the *best* path of care for our individual medical needs and the *best* healthcare guidance.

The Internet won't help. The info there is generic, often inaccurate, often biased, often old. Your 2.4 million Google results don't come with a guide to worthwhile nuggets.

The only way to do the tremendously heavy lifting required to know the current standard of care is with an engineered, technological solution. One that constantly analyzes and reports in real time on any condition or drug.

MedExpert has that technology. It took more than a decade and some of the
Continued page 8

Inside this issue:

New Phone System	2
Board of Trustee Meeting Schedule	2
New Phone Numbers as of March 1, 2009	3
Protecting and Improving Mental Health	4
Learning to Plan for Retirement	5
Retirements	6
In Memory of . . .	9
Introducing New Employees	10

Reasons to Call MedExpert

Reason # 27

You are worried about your parent's health.

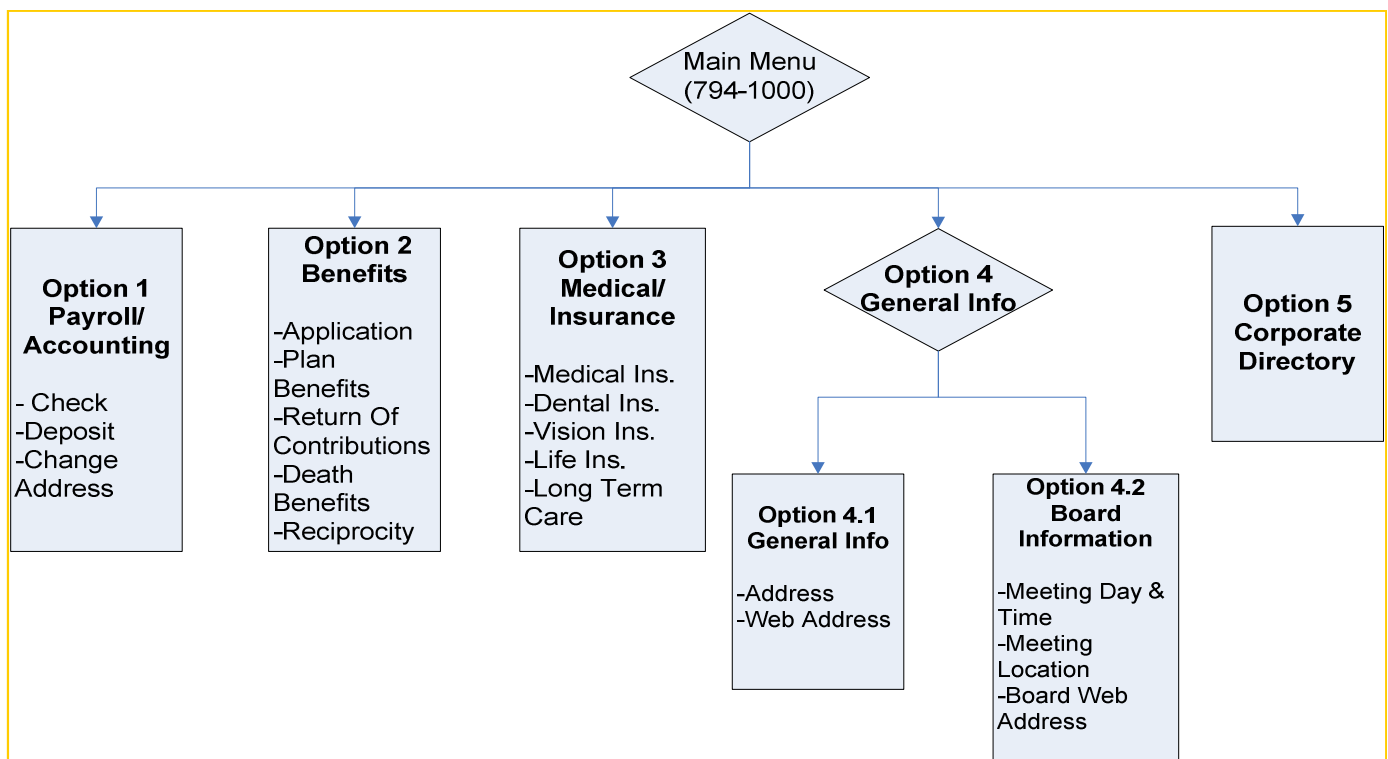
New Phone System Coming to Retirement Services— Service begins March 1

We recognized that the majority of our customer contact is by telephone. While an increasing number of people use our website to obtain information, acquiring information by using the telephone is still by far the most popular means of contact for our members.

The Department has looked at improving customer service by moving to the current phone system that is at City Hall. Effective March 2, 2009 when customers call Retirement Services they will find that they will access our phone tree. The design of the phone tree was prepared with our members

in mind. The use of the phone tree will get you to a live person with the expertise to handle your particular issue. You will have the ability to enter zero at any time to reach the receptionist. In addition, if you prefer speaking to us in another language you will need to opt out of the calling tree by pressing zero and the receptionist will connect you with someone to help you.

The new phone system is estimated to save the retirement system \$8,900 annually after it has paid for itself within 2.2 years.



Board Meetings At 1737 North First Street Suite 600 At 8:30 AM

Board	Date
Police and Fire	May 7, 2009
Federated	May 14, 2009
Police and Fire	June 4, 2009
Federated	June 11, 2009
Police and Fire	July 2009 No Meeting
Federated	July 2009 No Meeting

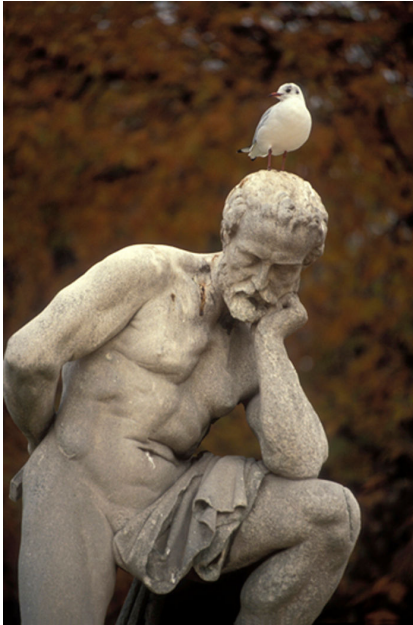
March 1: New Retirement Services Phone Numbers

Last Name	First Name	Phone Number
Main Number		(408) 794-1000
Toll Free		(800) 732-6477
Fax		(408) 392- 6732
Amiry	Ali	(408) 794-1046
Barron	Maggie	(408)794-1003
Bermillo	Carol	(408) 794-1018
Billings	Gina	(408) 794-1025
Busse	Donna	(408) 794-1020
Carmichael	Karin	(408) 794-1013
Cheung	May	(408) 794-1027
Crosby	Russell	(408) 794-1000
Garcia	Cion	(408) 794-1017
Hayman	Barbara	(408) 794-1026
Holcomb	Jesselle	(408) 794-1012
James	Cristin	(408) 794-1043
Johnson	Toni	(408) 794-1014
Johnson	Tamasha	(408) 794-1004
Kumar	Ronald	(408) 794-1045
Lang	Hoa	(408) 794-1036
Le	Jennifer	(408) 794-1038
Loera	Maria	(408) 794-1015
Niebla	Veronica	(408) 794-1030
O'Fallon	Ceara	(408) 794-1041
Ogana	Andrea	(408) 794-1002
Ordaz	Selina	(408) 794-1037
Perreira	Susan	(408) 794-1039
Pickler	Roger	(408) 794-1010
Racy	Carmen	(408) 794-1040
Rajbhandari	Udaya	(408) 794-1042
Ramos	Amanda	(408) 794-1011
Snyder	Rhonda	(408) 794-1016
Warkentin	Debbi	(408) 794-1005

Protecting and improving mental activity

BlueshieldCA.com

Protecting and improving your memory and mental sharpness is important. Here are a few suggestions to train your memory as you age.



- Challenge your intellect on a daily basis. Read, learn a new musical instrument or language, do crossword puzzles, play games of strategy with others. Just like an active body an active brain continues to develop and

thrive, while an inactive brain loses its power over time.

- Help your memory along. Write down dates, names, and other important information that you easily forget. Another tool that helps with memory is the use of routine and repetition. For example, keep daily items such as keys and eyeglasses in a specific place. And when you learn a new name, repeat it out loud in conversation or to yourself several times to commit it to memory. (No matter what your age having too much on your mind can interfere with your memory of new information. And as you age, it is normal to take longer to retrieve new information from your memory bank.)
- Prevent depression, which is a common yet treatable cause of cognitive decline in older people. In addition to getting regular physical activity and social contact, avoid the depressant effect of alcohol and sedative use, eat healthy meals and snacks, and include meaningful activity in your daily

life (such as learning, creating, working, and volunteering). If you think you have depression, seek professional help—antidepressants medicine and/or counseling are effective treatments for depression. If you find that a physical condition or disability is making your depressed mood worse, get the medical treatment you need.

- Don't smoke. Cigarette smoking may speed mental decline. This connection was recently identified in a large study comparing smokers and non-smokers age 65 and over.

Newsletter offered online

The newsletter is a valuable communication tool with our members. It allows us to keep you abreast of changes within both retirement systems.

Retirement Services has been taking a serious look at our expenses in light of the current economy. We have been analyzing different ways to provide the same service with different methods of delivery. We can reduce our printing and mailing cost significantly if the newsletter were distributed online. However, we realize that not everyone has access to a computer and for those members who would like to continue to receive a copy of the newsletter by mail please mail back to us the enclosed post card or send us a short note with your name and address advising us that you would like the newsletter be mailed to you. Our mailing address 1737 North First Street Suite #580 San Jose, CA 95112.

If you would like to receive an email notification that the newsletter has been posted on our webpage (www.sjretirement.com), email csj_retirement@sanjoseca.gov and type newsletter in the subject line.

Learn to plan for your retirement

Planning for retirement does not start when you decide to retire. It starts now. You need to plan so that you may improve your opportunities for the life style you imagine you will be living in retirement.

Retirement services is here to help you by offering a variety of Brown Bag Seminars. You will find that by attending these seminars you will gain knowledge that will help you in making some very important decisions that will impact your life.

In April, “*Planning for Long Term Care and Aging*”. This seminar will develop a thorough understanding of the fundamentals of long-

term care. In addition, the course will help to simplify the

terminology and jargon used by the long-term care community. The class will cover Reasons for investing in long-term care protection

In May, classes will be offered in “*Estate Planning: Understanding the Basics*” and “*Creating and Managing Wills and Trusts.*” Both classes have been extremely popular. You will gain knowledge of reasons for setting up wills and trusts. You will learn how to compare and contrast wills versus living trusts and three steps in creating an estate plan.



Brown Bag Schedule of Classes			
Date	Active/Retiree	Topic	Location
April 28, 2009 @ 11:00 AM	Retirees	Planning for Long Term Care and Aging	Retirement Services
May 5, 2009 @ 11:00 AM	Retirees	Financial Planning for Retirees	Retirement Services
May 19, 2009 @ 11:00 AM	Active	Estate Planning: Understanding the Basics	City Hall Wing 119
May 26, 2009 @ 11:00 AM	Active	Creating and Managing Wills & Trusts	City Hall Wing 119
June 2, 2009 @ 11:00 AM	Active	Preventing Identity Theft	City Hall Wing 119
June 16, 2009 @ 11:00 AM	Active	Smart Strategies for Your 401 (k), 403(b) or 457 Plan	City Hall Wing 119

Please fax your registration to 392-6732 or email it to retire.classes@sanjoseca.gov. Attendees are selected on a first come, first serve basis.

Retirements (Sorted by Years of Service)			
Name	Position	Department	Years
Carolyn Mosby	Gerontology Supervisor	Parks, Recreation, and Neighborhood Svs.	33.61
Jose A. Loquiao	Firefighter	Fire Department	31.80
Steve F. Goytia	Fire Engineer	Fire Department	31.39
Gordon E. Crowell	Fire Engineer	Fire Department	31.24
John Gallegos	Ground worker	Parks, Recreation, and Neighborhood Svs	30.77
Teresa Eros Munoz	Senior Police Data Specialist	Police Department	30.09
Louis Cancilla, Jr.	Maintenance Supervisor	Department of Transportation	30.03
Takashi H. Sato	Plant Mechanic	Environmental Services Department	30.03
Robert R. Ramirez	Recreation Program Specialist	Parks, Recreation and Neighborhood Svs.	30.03
Robert Wilson	Division Manager	Environmental Services Department	30.02
Kathleen L. Wilson	Secretary	Police Department	30.00
Joseph J. Vitales	Fire Engineer	Fire Department	29.49
Thomas H. Afflixio	Battalion Chief	Fire Department	29.27
Louis P. Medrano	Firefighter	Fire Department	28.67
Daniel L. Vasquez	Sergeant	Police Department	28.53
Randy R. Sekany	Fire Captain	Fire Department	28.37
Gregory Toscano	Fire Engineer	Fire Department	28.27
John B. Carr, Sr.	Lieutenant	Police Department	28.23
Joel R. Gonzalez	Police Officer	Police Department	28.18
Michael W. Boerger	Assistant Operations Manager	Environmental Services Department	28.13
Russell S. Pacheco	Police Officer	Police Department	27.76
Michael W. Blatz	Fire Captain	Fire Department	27.7
Abel Pasillas	Gardener	Parks, Recreation, and Neighborhood Svs.	26.78
Paul M. Sprague	Fire Captain	Fire Department	25.47
Rosa Garcia	Police Officer	Police Department	25.01
Steve L. Greenfield	Fire Captain	Fire Department	24.43
Salvador Mendiola, Jr.	Plant Attendant	Environmental Services Department	24.01
Rosalinda Perez	Secretary to Mayor	Mayor's Office	23.07
Grover W. Stubbee	Staff Analyst II	Environmental Services Department	22.24

Retirements (Sorted by Years of Service)			
Name	Position	Department	Years
Margie C. Thompson	Supervising Police Data Specialist	Police Department	19.92
William H. Smith, Jr	Associate Environmental Services Specialist	Environmental Services Department	18.73
Cherie L. Skipworth	Senior Office Specialist	Fire Department	18.40
Todd F. Lobdell	Police Officer	Police Department	18.32
Tamara B. Gilbert	Marketing Representative II	Environmental Services Department	18.27
Marley Sylvia Delgado	Code Enforcement Inspector II	Planning, Building and Code Enforcement	17.03
Beverle S. Knight	Police Data Specialist II	Police Department	15.82
Kathy E. Helmer	Analyst	Human Resources Department	15.55
Beverly A. Vessa	Librarian II	Library Department	15.52
Lilly Q. Geary	Office Specialist II	Finance Department	15.09
Dora C. Ouimet	Code Enforcement Inspector II	Planning, Building, and Code Enforcement	14.41
John M. Fleming	Sergeant	Police Department	14.25
Paul R. Cahill	Public Safety Dispatcher II	Police Department	14.25
Russell L. Farrell	Parking Control Officer	Department of Transportation	13.50
Dean B Dalton	Maintenance Worker	General Services Department	12.99
David V. Gotschall	Airport Operations Manager	Airport Department	12.10
Jessie Martinez	Custodian	Airport Department	11.84
Barbara Ramsey	Senior Human Resource Analyst	Human Resources Department	11.05
Daniel R. Firth	Senior Hazard Materials Inspector	Fire Department	9.96
Charles T. Wear	Sr. Permit Specialist	Planning, Building and Code Enforcement Department	9.80
Maria A. Morales	Custodian	Airport Department	8.05
George M. Crespan	Contract Compliance Coordinator	Public Works Department	7.82
Richard B. Kwiatkowski	Senior Public Safety Dispatcher	Airport Department	5.59
Martha Mazza	Community Activity Worker	Parks, Recreation, and Neighborhood Svs.	5.14
Glenn R. Proctor	Building Inspector	Public Works Department	5.01
Barbara J. Attard	Independent Police Auditor	Office of the Independent Police Auditor	4.09

Continued from page 1

brightest minds in medicine and artificial intelligence to build.

Finding the path is vital. But communicating this information in caring, human language is just as important. The best information in the world means nothing if we can't make use of it.

That's why MedExpert has a staff of doctors whose sole job is imparting knowledge. Physicians who take the most current standard of care and translate it into usable, actionable information that you and I can use to make the right medical decision—the one that produces the best health outcome.

What's more, MedExpert's staff of highly trained Medical Information Coordinators are ready to work as your advocate in obtain-

ing best-quality care. Coordinating benefits, setting up appointments, transferring records, expediting wait lists—these are the kinds of services that the MICs will take on for you and your family.

Who wants to become another statistic for incorrect or unnecessary treatment? Now, today, none of us has to be. MedExpert, with its unique technology, on-staff physicians, and effective advocates, empowers all of us with the very foundation of effective treatment: the right information and expert guidance.

And the best part is that the City has arranged for a pilot program with MedExpert at no cost to you or your family, no matter how often you use it.

Announcing improvements to long-term care

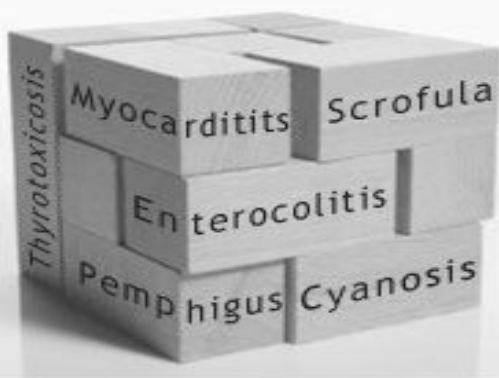
In the coming months retirees will be receiving information related to new opportunities available to retirees. Prudential will continue to be providing long-term care to retirees. As a new addition, MetLife has been added to offer retirees the opportunity to purchase a policy that is part of the California Partnership plan.

Beginning August 1 Prudential will be offering a new enhanced policy. Retirees will have the opportunity to keep their current policy or they may elect to switch at an increased premium that is partially based on their age of the original policy.

MetLife Insurance Company will be offering a policy that is part of the California partnership. Eligibility will be based on a modified qualification and the premium is discounted.

Between now and June retirees will be receiving more information in the mail.

Reasons to Call MedExpert



Reason # 10

You want some of the terms in your medical records explained in plain English

In Memory (sorted by last name)

Name	Department	Retired	Passed Away
Begil, Richard	Parks, Recreation and Neighborhood Services	10/08/05	8/29/08
Bohn, Thomas M.	Fire Department	Active Employee	10/29/08
Boyd, Richard M.	Public Works Department	9/15/01	9/19/08
Cooper, Mary J.	Library Department	4/30/03	8/18/08
Haight, Jeanne	Human Resources Department	Active Employee	9/8/08
Hawke, Cynthia A.	Fire Department	Active Employee	10/18/08
Komara, Margaret A.	Public Works Department	7/28/79	8/24/08
McCabe, Frances A.	Police Department	4/16/88	10/03/08
Murray, Dennis D.	Fire Department	3/2/95	9/2/08
Nutter, Sheldon HJ.	Public Works Department	2/8/86	11/4/08
Radon, John J.	Water Pollution Department	1/28/84	11/29/08
Rist, Wayne H.	Fire Department	3/29/80	7/16/08
Rosen, Harold S.	City Manager's Office	3/1/79	9/10/07
Ruiz, Angel	Neighborhood Maintenance Department	7/11/87	9/14/08
Salberg, Helen T.	City Attorney's Office	7/7/91	8/13/08
Scaglione, Joe P.	Public Works Department	Active Employee	11/17/08
Silverstein, Ruth	Police Department	4/2/89	11/11/08
Soliz, Philip O.	Streets and Traffic Department	11/12/98	8/25/08
Wilson, Evelyn L.	Auditor's Office	12/14/85	9/11/08

Carmen Racy-Choy Chief Investment Officer



Carmen Racy-Choy is the Chief Investment Officer for the San Jose Federated City Employees Retirement System and the San Jose has Police & Fire Department Retirement Plan. Since her appointment in July 2008, she made a significant contribution to the analysis of plans assets and liabilities, and spearheaded Trustee education in Alternative Investments. In addition to her impressive educational credentials, she has extensive experience as an enrolled actuary and a pen-

sion plan investment consultant.

Prior to joining the City of San Jose, she was a Principal at Mercer Investment Consulting in Montreal.

Carmen graduated with a MBA from INSEAD and a B.S. in Actuarial Mathematics from Concordia University. She is a Fellow of both the Canadian Institute of Actuaries and the Society of Actuaries.

Carmen served on the Society of Actuaries Investment exam Committee from 2000 to 2002, the Canadian Institute of Actuaries Continuing Education Committee from 2001 to 2004 and the Younger Actuaries Committee from 1999 to 2002.

Carmen jogs daily and sails. She competed for 2 years on the Queen's Quay Yachting Club racing team in Toronto. She also enjoys traveling, good food and good wine.

Maggie Barron Receptionist

We welcome our new receptionist, Office Specialist II, Maggie Barron. Maggie comes to Retirement with her AA college degree, and extensive experience in customer service. She worked most recently at the City's Animal Shelter in the Animal and Care Services Division of General Services. She has been with the City since 2006, and brings practical expertise of working in City services to the diversified responsibilities of the reception area. Please join us in welcom-



ing Maggie, and hopefully she will have a long, long tenure here with us in Retirement Services.



Jesselle Holcomb Benefit's Analyst



Jesselle is our newest employee. She is working in the Benefits Division as an Analyst. She will help current employees through the retirement process for both retirement plans. She will also be helping employees who leave the City receive a return of their contributions. Jesselle comes to the Retirement Services

by way of being a case manager with Community Childcare Council of Santa Clara County (CCCC). While she was at the

CCCC she had a demanding case load. She was a lead with the CCCC and worked independently on special projects.

Prior to working at the CCCC Jesselle had an interesting job as a dispatcher for a local tow company. It was here that she was able to hone her customer service skills while helping disgruntled customers retrieve their vehicles after they had been lawfully towed for various violations.

Jesselle graduated from Santa Clara University with a Bachelor of Science degree with a Major in Psychology and a minor in General Business.

Dr. Ali Amiry Investment Officer



Our new Investment Officer is Dr. Ali Amiry who replaced Donna Busse, when she was promoted to Deputy Director, Chief Operations Officer.

Dr. Amiry reports to Carmen Racy-Choy, Deputy Director, Chief Investment Officer.

Dr. Amiry has impressive educational credentials: a B.A. from the University of Chicago, an M.B.A. from The Wharton School at the University of Penn-

sylvania, a Ph.D. from the State University of New York, and post-doctoral work at the University of California at Los Angeles. His professional experience is equally impressive: Portfolio Manager at Harris Investment Management, Portfolio Manager at Quant Investment Strategies, lecturer in finance and investment management at the University of Southern Queensland, and Director of Research at Alan D. Biller & Associates. The Biller firm is a well-known investment advisor to public, corporate and Taft-Hartley pension plans in the Bay Area.

Dr. Amiry started to work for the Retirement Services Department in November. The Retirement Services Department is pleased to have Dr. Amiry on the staff.

To request an accommodation or alternative format for City-sponsored meetings, events or printed materials, please call **408-794-1010** or **408-294-9337 (TTY)** as soon as possible, but at least three business days before the meeting/event. You may also email Roger.Pickler@sanjoseca.gov, Fax: 408-392-6732



THE
RETIREMENT SERVICES
DEPARTMENT
CITY OF SAN JOSE

www.sjretirement.com
