

SUMMARY

The focal point for 2025 was the selection of the Medicare Advantage insurance plan for the post-65 members. Two RECOSA board members, Steve DeLaHaya and Stephen Haney, were part of the RFP review committee. Having RECOSA board members on the committee proved vital. The RECOSA members were the only members of the committee with experience in receiving services under the Medicare Advantage insurance program. This insight helped our post-65 members receive the best value in our health insurance. The result of the RFP process was that Aetna will continue to be the Medicare Advantage provider.

Changes to RECOSA bylaws in 2024 allowed the RECOSA board to conduct 2026-2027 board elections fully electronically in 2025. This

change allows all 1,400+ RECOSA members with email addresses on file to vote, as opposed to being present at the Annual Meeting. It also allows the board to conduct the election process and present newly elected members to the general membership at the Annual Meeting.

The transition to Google Workspace as a platform for the RECOSA board to communicate, store files, and conduct meetings continues to grow. Our use of Google Meet provides video and audio recordings of board meetings along with printed transcripts to assist with documenting the meeting minutes.

Member participation in the Brown Bag sessions also continues to grow. For 2026, the board will work to identify larger meeting facilities around San Antonio to provide access for as many members as possible.

2025 Board



Stephen Haney
Chair



Salvador Garza
Vice Chair |
Marketing/Special
Events Lead



Rosa Sanchez
Recording
Secretary



Steve DeLaHaya
Corresponding
Secretary |
Database Lead



Lewis Andrews
Treasurer



Kevin Burton
Online
Communications/
Special Projects
Lead



James Thomas
Bylaws
Committee Lead



Michael Trainer
Legislative /
TMRS Lead



Frank Villani
Board Member



Liz Garcia
Ex-Officio



Martha Sepeda
Ex-Officio



**Rebecca
Waldman**
Ex-Officio

2026-2027 BOARD ELECTION

For the 2026-2027 board election, there were a

total of four positions with terms that expired

December 31st, 2025.

A nominating committee consisting of Salvador Garza (Chair), Lewis Andrews, and James Thomas solicited statements of interest for board candidates from members August 19th-September 14th. The nominating committee then recommended the following slate of candidates. The election was conducted in October, with the results announced during the November 21st Annual Meeting. Following are the board members elected:

Re-Elected Board Members



Kevin Burton



Stephen Haney



Frank Villani

New Board Members



Wanda Williams

These board members will serve two-year terms, January 1st, 2026 – December 31st, 2027. Liz Garcia, Martha Sepeda, and Rebecca Waldman will serve as ex officio board members. The board would also like to thank Steve DeLaHaya for his contribution to the 2024-2025 board.

HUMAN RESOURCES COORDINATION

The RECOSA board worked with the City's Human Resources Dept. staff throughout 2025 to address benefit issues, and retiree questions and concerns. This included:

❖ met online quarterly with Human Resources to

address issues and questions of concern, and to coordinate brown bag sessions

- ❖ briefed by Human Resources in August regarding the City's FY 2026 proposed budget, which included a 2.0% TMRS cost-of-living adjustment (COLA) for retirees, with modest premium increases for 2026 healthcare insurance plans for both pre-65 and post-65 (Medicare Advantage) retirees
- ❖ contributed the "Words on RECOSA" columns by the RECOSA board chair for publication in the City's "Retiree Matters" newsletters
- ❖ participated in City's two "Pathway to Retirement" sessions in May and November to assist active employees with pre-retirement planning
- ❖ participated in the City's 2025 Annual Charitable Campaign

BOARD OUTREACH

RECOSA was busy throughout 2025 conducting outreach to retirees through various mechanisms. Some of the highlights were:

- ❖ conducted monthly virtual and in-person board meetings, as well as a board work session in December – retirees are always welcome to attend board meetings
- ❖ held four in-person brown bag sessions. Overall themes across sessions: financial security, health and wellness, community engagement, and understanding key City policy impacts affecting retiree benefits
 - ❖ March 21st presentations covered financial well-being, health, and fitness. The City's Dept. of Human Services presented about The Financial Empowerment Center and Elder Financial Security Program, and discussed fraud and scam prevention. The American Heart Assn. covered Life's Essential 8 for heart health. Methodist Healthcare System addressed stroke awareness and provided blood pressure checks. The City's Parks & Recreation Dept. shared fitness program details, and the City's Metropolitan Health District offered resources on diabetes prevention, management and nutrition. The meeting concluded with door prizes.
 - ❖ June 20th – presentation by The San Antonio Food Bank on its mission, programs and volunteer opportunities, and ending with a facilities tour.
 - ❖ August 15th – presentations by the City's Office of

Management & Budget & Human Resources Dept. on the City's FY 2026 proposed budget & benefits, as well as an Aetna representative that discussed Medicare Advantage plans and smarter use of the plans. The meeting concluded with door prizes.

- ❖ November 21st – presentation by Ben Gorzell, the City's Chief of Financial & Administrative Services, shared updates on overall City issues, including the SAT airport expansion, proposed sports & entertainment project, and the City's FY 2026 budget.
- ❖ RECOSA's Annual Meeting, held in conjunction with the November 21st Brown Bag session, featured the RECOSA annual report, 2026 RECOSA board election results, and RECOSA member engagement opportunities. The event ended with 36 door prizes and a silent auction for San Antonio Spurs tickets.
- ❖ 185 new RECOSA members were added for a total of 1,436 active members who are on our email audience list

ONLINE COMMUNICATION

Email is the primary method RECOSA communicates with retirees. RECOSA doesn't communicate via mail to avoid postage costs in our solely donation-driven budget. RECOSA encourages all retirees to regularly maintain their contact information with RECOSA by emailing us at info@recosa.org.

RECOSA continuously strives to provide its members and all retirees with timely and thorough communications regarding benefits and other information important to retirees. To this end, RECOSA maintains its website, recosa.org, and sends group email campaigns to retirees via Mailchimp. For 2025, RECOSA generated the following information as it relates to our online communications:

Stats

Website Views	5,261
Website Visitors	2,880
Website Views per Visitor	1.83
Website Posts Published	24
Emails Sent	24

best website day: Tuesdays (19% of views)

Webpage	Views
Home Page / Archives	1,202
City Discounts and Offers for Retirees	414
City Contact List for COSA Retirees	227
Aug. 15, 2025 Brown Bag Presentations	142
"Retiree Matters" Newsletters	130
Board	107
Aetna	71
About Us	64
Contact RECOSA	62
Deadline for Seniors to Apply to Earn Property Tax Credit with SAVES Program is Sep. 30	60
Retiree Benefit Matters Guides	57
Retiree Resources	55

Website Link	Clicks
RECOSA	887
Majestic & Empire Theatre	82
City of San Antonio	54
SA Zoo	42
Aetna	18
Social Security Administration	10
RECOSA Facebook	9
Alamodome	9
RECOSA Mailchimp Contact Form	8
RECOSA Paypal	7
Bexar County	7
VSP	6
RECOSA Mailchimp Board Election Ballot	5
Webex Benefits Webinars	5

Month	recosa.org Google Search Performance		
	Clicks (web)	Impressions (web)	Pages with 1st Impressions (est.)
Dec.	196	15,500	4
Nov.	154	12,800	12
Oct.	136	11,400	22
Sep.	136	9,330	17
Aug.	92	13,400	14
Jul.	59	11,900	15
Jun.	75	16,000	31
May	61	14,700	25
Apr.	63	7,400	14
Mar.	123	9,940	21
Feb.	83	9,890	6
Jan.	115	10,700	26

Date	Subject	Website Posts & Email Campaigns		
		Website Post Views	Email Open Rate	Email Click Rate
11/12/2025	Deadline is Mon. to RSVP for Next Fri.'s RECOSA Annual Membership Meeting & Brown Bag	14	378 (26.9%)	15 (1.1%)
10/30/2025	Tomorrow (Oct. 31) Deadlines for Pre-65 Annual Enrollment, COSA Annual Charitable Campaign, & RECOSA Board Election Board Meeting Annual Membership Meeting/Brown Bag	12	409 (29.1%)	101 (7.2%)
10/03/2025	Oct. 2025 RECOSA Board Meeting	13	377 (27.3%)	38 (2.8%)
10/01/2025	RECOSA Board Election	11	332 (24.0%)	160 (11.6%)
09/24/2025	Sep. 2025 Retiree Matters Newsletter Nov. 21 Annual Membership Meeting & Brown Bag Session	33	407 (29.5%)	206 (14.9%)
09/13/2025	RECOSA Seeking Candidates to Serve on the Board for the 2026-2027 Term	31	353 (25.8%)	8 (0.58%)
08/28/2025	City Seeking Bright, Shiny Faces for 2026 Retiree Benefits Guide	15	379 (27.6%)	6 (0.44%)
08/27/2025	Sep. 2025 RECOSA Board Meeting Now Accepting Statements of Interest for 2026-2027 RECOSA Board Election	14	371 (27.0%)	24 (1.7%)
08/19/2025	Aug. 15 Brown Bag Presentations Now Available RE: City's FY 2026 Proposed Budget	37	357 (26.0%)	78 (5.7%)
08/19/2025	Now Accepting Statements of Interest for 2026-2027 RECOSA Board Election	4	388 (28.2%)	8 (0.58%)
08/07/2025	RSVP Now for Fri., Aug. 15 Brown Bag on City's FY 2026 Proposed Budget	15	351 (25.9%)	30 (2.2%)
08/02/2025	Aug. 2025 RECOSA Board Meeting Aug. 15 Brown Bag Session Jun. 2025 Retiree Matters Newsletter	13	401 (29.6%)	109 (8.0%)
07/07/2025	Jul. 2025 RECOSA Board Meeting Tomorrow	4	377 (27.9%)	65 (4.8%)
06/15/2025	Reminder! Tomorrow is Deadline to RSVP for this Friday's Brown Bag Session @ the SA Food Bank	14	373 (27.7%)	16 (1.2%)
06/06/2025	RSVP Now for Jun. 20 Brown Bag Session @ SA Food Bank	16	367 (27.6%)	23 (1.7%)
05/30/2025	Jun. 2025 RECOSA Board Meeting Speak up by Jun. 6 on Retiree COLA & Healthcare Costs	14	382 (28.7%)	125 (9.4%)
05/04/2025	May 2025 RECOSA Board Meeting May 8 Medicare 101 Webinar Jun. 20 Brown Bag Session Mar. 21 Brown Bag Session Presentations Know Where to Go 2025 Aetna Healthy Rewards	32	331 (25.1%)	62 (4.7%)
03/28/2025	Apr. 2025 RECOSA Board Meeting	3	364 (27.8%)	48 (3.7%)
03/14/2025	Mar. 21 Brown Bag Session Mar. 29 City Manager's 5k Walk & Run May 8 Medicare 101 Webinar Mar. 2025 Retiree Matters Newsletter	9	306 (23.3%)	47 (3.6%)
03/01/2025	Mar. 2025 RECOSA Board Meeting Mar. 21 Brown Bag Session Aetna's Healthy at Home March Webcasts	21	368 (28.2%)	41 (3.1%)
02/10/2025	2024 RECOSA Annual Report	15	349 (27.2%)	99 (7.7%)
01/31/2025	Feb. 2025 RECOSA Board Meeting Aetna's Healthy at Home February Webcasts City's Retired Employees Webpage	11	311 (24.2%)	96 (7.5%)
01/14/2025	Recap of Nov. 15 Annual Membership Meeting & Brown Bag Session	11	320 (25.0%)	52 (4.1%)
01/04/2025	Jan. 2025 RECOSA Board Meeting Medicare Part D Prescription Drug Changes for 2025	6	315 (24.7%)	66 (5.2%)

In addition to the recosa.org website and the use of MailChimp for our primary communication, RECOSA also had 24 posts on X (formerly Twitter) and Facebook.

addition, George Whitfield and Julia Aguirre continued to generously support RECOSA with recurring monthly donations.

FINANCIALS

For 2025, RECOSA's assets consist of a checking and savings account held at Generations Federal Credit Union (GFCU). GFCU once again made the largest donation to RECOSA of \$4,200, earmarked for RECOSA's technology and annual meeting lunch costs. In

FINANCIAL REPORT
 January 1, 2025 – December 31, 2025

BEGINNING BALANCE JAN. 1, 2025	\$18,542
INCOME	
Individual Member Donations	\$1,700
Business Donations	\$4,300
Dividends	\$18
TOTAL INCOME	\$6,018
EXPENSE	
* Technology	\$3,093
Administrative	\$1,044
Member Meetings	\$2,935
* TOTAL EXPENSE	\$7,072
* ENDING BALANCE DEC. 31, 2025	\$17,688
* NET INCOME (EXPENSE)	(\$1,054)

* Reflects \$200 in technology expense incurred, but not paid, in 2025

RECOSA ANNUAL MEMBERSHIP MEETING DOOR PRIZES/SILENT AUCTION

RECOSA was again fortunate in 2025 to receive some 36 door prizes from over 23 generous donors to give away at the November 21st Annual Meeting/Brown Bag Session, held at the Urban Ecology Center at Phil Hardberger Park.

The door prizes ranged from individual items to

gift cards donated by individuals and businesses. Some items were valued at more than \$100.00. RECOSA appreciates the valuable assistance of Human Resources staff, and board members Salvador Garza and Frank Villani for procuring the door prizes.

RECOSA would also like to thank the following donors for their door prizes:



ACKNOWLEDGEMENTS

REcosa's success in 2025 would not have been possible without the support and assistance of the City's Human Resources Dept., including: Renee Frieda, Director; Nathalie Bullock, Asst. Director; Manny Espino, Employee Benefits Administrator; David Whitt, Employee Wellness Manager, and other dedicated staff members. In addition to the City of San Antonio, REcosa greatly appreciates the ongoing support of Generations Federal Credit Union (GFCU), and all those individuals

and businesses who made contributions to support the organization.