

Spring 2020

Ventura County Community College District Retirees' Association

The Monitor

Mark Your Calendar for March 11

Annual Meeting: What More Can We Learn About Benefits?

.When the VCCCD Retirees Association convenes for its annual meeting on March 11, 2020, members will have the opportunity to learn more about the health benefits issue. This will be especially important for those who attended the February 5 special meeting, saw the presentations, picked up copies of the handouts, and have studied the information.

The annual meeting of the VCCCD Retirees Association will take place on Wednesday, March 11, 2020, beginning at 1:00 p.m., at the Wright Events Center, 57 Day Road, at the corner of Telegraph and Day in Ventura. The meeting will dispense with the usual keynote guest speaker and focus almost entirely on health benefits.

The annual meeting will feature a panel of retirees who have developed expertise on VCCCD's proposed *self-insured* CalPERS proposals in comparison with the current *fully-insured* Anthem and Kaiser health plans they would replace.

The panel will consist of Rene Rodriguez, Gary Johnson, and Marta Freixas.

In many respects, the annual meeting will be a continuation of the special meeting that was held on Wednesday, February 5, 2020. That meeting was also held at the Wright Events Center on the Ventura College

campus, thanks to the courtesy of President Kim Hoffmans, who allowed the use of that facility for free.

That meeting attracted in excess of 110 retirees, an historic, all-time record turnout for any gathering of VCCCD retirees. So many people showed up that extra chairs had to be moved into place. It spoke to the passionate interest retirees have in preserving their lifetime benefits.

The purpose of that meeting was to give retirees their first exposure by the VCCCDRA leadership to the District's health benefits proposals, both for active and for retired employees, and a comparison of proposed plans with current plans.

Gary Johnson, Benefits Committee chair, who conducted the meeting, summarized the 48-year history of collectively-bargained employee benefits, described VCCCD's rationale for pushing to reduce benefit costs in order to give raises to active employees, asked attendees to volunteer for committee work (including a proposed ad-hoc Legal Committee), identified 16 community colleges whose benefits are provided by CalPERS, described one college's reason for leaving the CalPERS benefit plans, and provided an update on negotiations.

Additionally, Gary distributed a handout displaying the ages and life

expectancies of current retirees. The oldest retiree is 102, there are 250 retirees age 80 and above, and they are almost evenly divided between faculty and ASCC retirees. He also noted that of the 455 retirees who were included in the 2010 Settlement Agreement, just 334 are still alive.

Finally, Gary distributed a two-page handout furnished by Chancellor Gillespie at a VCCCDRA Executive Board meeting on September 25, 2019, in which he provided the District's rationale for pursuing the CalPERS plans and answered several of VCCCDRA's initial questions.

President Rene Rodriguez re-took the podium to present a "primer" on the CalPERS health plans and a link to the website where retirees could download their own copy of the CalPERS plan that applies to them.

Rene's presentation followed a handout he had distributed that describes the PERS PPO plans. He identified retirees who would be covered by the PERS Choice Basic and the PERS Choice Supplement plans. He highlighted a CalPERS statement in the plan literature that says, in effect, there is *no right* to any particular benefit, and benefits *may be eliminated at any time.*

Rene also reported on several questions that were submitted regarding coverage, some of which were answered by insurance representatives at a January 23, 2020 meeting, and others that were answered by Chancellor Gillespie.

One important answer provided by the Chancellor is that, if VCCCD contracts with CalPERS, the District will pay for the Medicare premiums of retirees, including late-enrollment penalties and higher-income premiums, but for an undetermined duration.

However, those retirees who are ineligible for Medicare will be enrolled in the PERS Choice Basic plan, the same plan as active employees.

Marta Freixas next gave a presentation based, in part, on her four-page printed handout that included a retiree flowchart to describe which CalPERS plan would apply based on individual circumstances.

She also had circulated limited copies of two legal size spreadsheets that compare the four plans in detail (PERS Choice Basic, PERS Choice Medicare Supplemental, PERS Care Basic, and PERS Care Medicare Supplemental) with the current Anthem and Kaiser plans.

For this presentation, however, Marta summarized the major differences:

1. The Basic plan has no limit on out-of-pocket costs if a non-participating provider is used.
2. The Basic plan pays nothing if CalPERS becomes insolvent.

3. The Basic plan has financial penalties for not obtaining pre-authorization (when required) for a number of medical procedures and treatments.
4. The Basic plan offers none of California's legal protections for excess charges by non-participating providers.
5. A total of seventeen common procedures (e.g. hip or knee replacements) must be performed at Ambulatory Surgical Centers that will accept CalPERS low payment allowance for those procedures. Ventura County has only one of these facilities.
6. Co-pays, including those for emergency services, are 20% "plus the excess" for non-participating providers (such as anesthesiologists) at a participating facility.
7. Mental health, autism, and expenses of organ donors are more limited by the Basic plan.
8. The extent of prescription coverage cannot be determined due to imprecise language.

In brief, Marta's presentation showed that both active employees and retired employees without Medicare Part B (and therefore subject to the Basic Plan) would have much higher annual deductibles, copays, and out-of-pocket maximums, with no limits to the latter in some instances.

Marta also commented on the PERS Medicare Supplemental plans, noting that they are, in

fact, *supplemental* insurance to Medicare, which contrast with the current Anthem and Kaiser plans that are *secondary* insurance to Medicare. She likened these plans to commercial Medicare supplemental insurance with some additional benefits, including Silver Sneakers.

Marta noted that the key to limiting out-of-pocket costs while using these plans is to ask doctors and hospitals, "Are you a Medicare provider, and do you accept Medicare assignment?"

Gary Johnson returned to the podium to report that Marta's detailed and summary findings have been shared with both bargaining units. He noted that the Retirees Association does have some money in its Legal Fund, thanks to a generous contribution by the late George McNeely, but it is not yet ready to request additional donations.

Gary also fielded several questions from the audience, such as questions about next year's premiums for Anthem, Kaiser, and CalPERS, concerns about letters from Anthem to some retirees *directing* them to enroll in Medicare Part B, and so forth.

Gary closed by thanking everyone for attending today's meeting, and inviting them back for the annual meeting on March 11.

For those who missed the February 5 meeting, recordings of the presenters and copies of the handout materials can be found on the blog website at blog.vcccdra.org

Honor Roll of Founding Members of the VCCCDRA Sponsored Don B. Medley Scholarship

BY RENE RODRIGUEZ

On October 14, 2019, the VCCCDRA Sponsored Don B. Medley Scholarship became a reality. On that day, a check was delivered to the Ventura County Community Foundation (VCCF) in the amount of \$20,500, contributed by 261 VCCCDRA retirees. Combining that amount with the \$3,000 that already had been contributed directly to the VCCF by three VCCCDRA retirees, made a total of \$23,500, permanently endowing an annual \$1,100 scholarship. Contributions have kept coming in after this date, so it is possible that the scholarship could keep growing in amount over the years.

This edition of *The Monitor* is dedicated to the founding members of this scholarship, the VCCCDRA retirees who made this scholarship possible. The contributions varied from \$20 from one contributor to \$5,000 from another. The goal was to reach \$10,500 for an annual scholarship of \$500. What is amazing is that not only was the goal amount more than doubled, but also that the money was raised in less than four months. Congratulations to all the VCCCDRA retirees who were able to make a contribution at this time!

And last but not least, a most grateful and heartfelt thanks to the person who motivated all of us to make this scholarship a reality, the founder of the Ventura County Community College District Retirees' Association, Don B. Medley, in whose name we established this scholarship, to honor him and his family, not only for establishing this association, but also for working tirelessly on its behalf up until a few months before his passing on August 26, 2018.

The honor roll of founding members of the VCCCDRA Sponsored Don B. Medley Scholarship follows.

Paul R Acker	Charlene Blalock-Carlson	Harry R Culotta
Sidney Adler	Grace C Bodhaine	Loretta Curtin
Christine Aguilera	Rosemarie Booth	John and Donna Davie
Paul Aiello	Donald C Bowen	Richard & Marty De La O
Kirk Aiken	Stanley L Bowers	Karen de la Pena
Betty Albiston	David A Breslin	Dolores Deutsch
Steven M Alcocer	Daniel Patrick Brown	Ray & Jean Di Guilio
Judy Alexander	Kenneth Buckner	Bona Dillon Press
Jan Andriese	Karen Bulger	Carolyn Dorrance
Robert Arce	Tanya Burke	Patricia E Dozen
George Arita	Denise J Byrne	Paul Dunham
Dianne Armstrong	Dennis & Susan Cabral	Carmen P Eblen
Tina Arredondo	Linda Calderon	Juanita & Dwight Elliott
Virgina L Astorian	Jerrold Caplan	Lucille Elrod
Barbara and John Baker	James N Carriger	Joyce Evans
Shirley & Paul Baskin	Susan Carter	Patricia Ewins
Carol Baughman	Jaime & Mary Helen Casillas	Judith A. Farrell
David Beatty	Agustin Castaneda	David & Deborah Farris
Balazs Becht	Armando & Mary Jane Castillo	Nancy Feltman
Joan Beem	Mark Chaney	Jeffrey Ferguson
Victor Belinski	Katherine M Colborn	Betty Lee Ferrante
Eugene Berg	Carol Coltrin	Bert Fickerson
Art Bettini	Judith Costales	Lania L. Finegold
Frank & Gail Bianchino	Carol Cressman	Paul Fink
James Bittner	Luanne S. Crockett	Jack A Fleming

Honor Roll of Founding Members of the Don B. Medley Scholarship

(continued from previous page)

Delois Flowers	David & Ellen Kay	Patricia Michaelson
John & Diane Flynn	Shirley Keaster	Irene Miller
Marta M Freixas	Tom Kimberling	Mariel Miller
Joyce Frenette	Clara L Kimbrough	Nancy Miller
Norma Frisby	Florence Kitabayashi	Dr. Diane Moore
David Fuhrmann	Judith Kleiner	Jo Ann Moore
Kim Fuhrmann	Joy Kobayashi	Linda Moore
Audrey Furrell	Raeann Koerner	Richard Morales
Susan Gaddie	Cathy Kriss	Betty J Newlee
Patricia Gage	Richard Kurtik	Georgia S. Newman
Sara Essa Gallaway	Richard LaPaglia	Clemmie Nicholas
Judith F Garey	Gaylord D Larsen	David Oliver
Marta Garza-Laird	Shiowling Sheila Lauly	Gerald E Olsen
Judith Gerhart	Janet Leifur	Patricia Olson
Roland Glover	Paul Lerma III	Yvonne Olson
John M Grzywacz (Gray)	Gary Lewis	Margaret E O'Neill
Maria Carmen Guerrero	David & Karen Leyba	Stasia O'Neill
Faten Habib	Candice Lidstrom	Dorothy L Orr
Elton A Hall	Nancy Lindsay	Deni Osborne
Barbara Hall Loomer	Carmen P Llanes-Munoz	Sandra L Pack
Ron Halleran	Vivian Lockard	Paul Pagson
John & Mary Jane Hardoin	Knox Long	John Palafox
Richard & Irma Stewart Harnden	Robert & Alicia Long	Delbert Parker
Verle (Tom) Harris	Robert Lopez	Maria Parker
Judith (Judy) Heard	Lyn MacConnaire	Barbara Partee
Barbara Hearon	Mary Mangham	Phillip Passno
Ruth Hemming	Lawrence & Delia Manson	Beverly & John Pearson
Sheelah Henry	Angela Marquez	Joanne Perry
Robert Herman	Carol Marshall	Richard Phelps
Juan Hernandez	Floyd & Mary Martin	Irene Pinkard
Laura Hilton	Stella Matsuda	Linda Porter
Barbara Hoffman	Lenora I McCarthy	Ted O. Prell
Alverta Holbrook	MoDean C McCullough	Patricia Raguse
Cheryl Holt	Norann & Michael McDaniel	Ralph & Dolores Ramirez
Elizabeth (Betty) Hough	Thomas A McDannold	Joel Rapose
Becky Hull	Gaynor & Mary McGhee	Robert Reeves
Orbie & Mary Ingersoll	Ruth D McPherson	Conrad Reider
Ralph and Elaine James	Louise L Medley	Robert Renteria
Iva Jeffreys	Michael Meeks	Jack G Reynolds
Grace Joe	Sheldon Mehr	Donald F Rodrigues
Randy John	Olivia Menchaca	Rene and Angela Rodriguez
Gary & Paulette Johnson	James Merrill	Thomas Roe
Susan Johnson	Katherine Merrill	Karla Rolff

Membership Report

BY JOY KOBAYASHI

Please join me in welcoming our valued colleagues to the VCCCD Retirees Association and in wishing them a long and satisfying retirement.

Gloria Miranda Moorpark College

Richard Talbert

Ventura College

Dear VCCCD Retirees,

The 2020-21 *VCCCDRA Directory* will be available for purchase at our General Meeting on 11 March 2020. The cost is \$5. If you cannot attend the meeting, but would like a copy of the *Directory*, please send a check for \$10 made payable to VCCCDRA and mail the check to me at the address below, and I will mail the *Directory* to you.

Don't forget that on 1 July 2020, the annual dues to the Association will rise to \$20 and a lifetime membership will cost \$200. This is your last chance to join the Association at the old rate of \$10 per year or \$100 for a lifetime. Please write your check payable to VCCCDRA and mail it to the VCCCD Retirees Association, P.O. Box 6216, Ventura, CA 93006.

Thank you.

Joy Kobayashi
7960 Pearl St.
Ventura, CA 93004

Honor Roll of Founding Members of the Don B. Medley Scholarship

(continued from previous page)

Alicia Rosas
Harry Rosemond
Linda A Rovai
Patricia & Berle Rush
Judith Salazar
Ramiro Sanchez
Paul Scheele
Elise D Schneider
Janet Schuette
Deanna Schultz
Pamela Sheridan
Alice Slaton
Carol B Smith
Mitchell Smith
Marie and Wally Soo Hoo
Jorita Sorensen
Rosalie A Souza
Peggy Spellman
Kathlynn Spencer
Mark Thomas Spraggins

Jeffery Stauffer
Bob Stephens
Sexton Stewart
Jerry & Susan Straughan
Richard & Rose Strong
Diane Sukiennik
Elizabeth "Betty" Sullivan
Mary Lee Sundstrom
Edward & Elaine Tennen
David C Thomas
Stephen Tobias
Lester & Mae Tong
Myra Toth
Beverly & John Townsend
Rita Tregurtha
Shirley A Tucker
Emanuel Turse
Ana Maria Valle Villa
Karen Van Cleave
Gary W Van Meter

Mary Louise Verbeck
Connie Vidana
John Wagner
Dr. Emma Waits
James W & Nancy Walker
Simon P Waltzer
Rosalie A Wasef
Carol Weinstock
Philip L Westin
James A Whalen
Gerald E White
Evangeline Wilkes
Mark Bernard Wolff
John & Sharon Woolley
Jim & Clydie Wright
Hiroko Yoshimoto
Kathleen Young
Lynette Young
O'Neil & Cherri Ziegler

VCCCD Retirees Association
P.O. Box 6216
Ventura, CA 93006-6216

Place
Postage
Here

The Monitor

Spring 2020

In Memoriam

We honor the memory of our departed colleagues and extend our sincerest condolences to their families, friends, and associates.

Nadine Colt

Kate Dickson-Lew

Ray Di Guilio

Patricia (Patti) Dozen

Harry Kajihara

2019-2020 Executive Board

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