The Monitor

Ventura County Community College District Retirees' Association

Mark your calendar for the MAY 10th Annual Meeting

Annual Meeting: CSR, an Organization That Fights for CalPERS Retirees

By Harry Culotta

At the April 27, 2022 annual general meeting of the Ventura County Community College District Retirees Association (VCCCDRA) (held on Zoom due to the pandemic), keynote speaker Greg Barker, president of the California Retired Teachers' Association (CalRTA), Division 28, gave an excellent presentation. He described CalRTA's extensive efforts not only to protect pension benefits for CalSTRS retirees, but also to influence state and federal legislation. CalRTA has spearheaded the effort to repeal the federal Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). He invited VCCCDRA retirees to join CalRTA. Its local website is https://div28.calrta.org and its annual membership dues are \$66 per year.

During the question-and-answer period that followed, an attendee asked Greg this question: "Is there an organization that works similarly to protect pension and other benefits for CalPERS retirees?" The answer is YES. The California State Retirees (CSR) has been fighting for CalPERS retirees for many decades. Its members can include anyone whose public employer pension is provided by CalPERS. CSR's website is www.calretirees.org and the annual membership dues are on a sliding scale but are a maximum of \$144 per year. CSR also offers an associate membership for those who do not receive a CalPERS pension.

President Susan Bricker will convene VCCCDRA's 29th annual general membership meeting via Zoom on <u>Wednesday</u>, May 10, 2023, beginning at 1:00 p.m., PDT. See below for instructions on how to log in to Zoom.

"CSR, an Organization That Fights for CalPERS Retirees" is the topic that will be presented by our keynote speaker, Mr. Tim Behrens the immediate past statewide president of the California State Retirees. Tim served as CSR president for 6 years and is still a district director. Prior to retirement, Tim's career spanned 42 years, serving as Program Director for the California Department of Developmental Services

Tim will introduce CSR, provide its historical origins, describe how it is organized and communicates with members, and summarize what it has accomplished by advocating for retirees before the CalPERS Board of Administration, and invite all CalPERS retirees to join. He will also be available for questions and answers following his presentation.

In addition to the CSR presentation, attendees will vote on the acceptance of the April 27, 2022 annual meeting minutes, prepared by Secretary Marie Soo Hoo, and will review the annual Treasurer's Report, prepared by David Magallanes, Treasurer. Attendees will also hear brief reports from members of the VCCCDRA Executive Board, including the president, vice president, secretary, treasurer, committee chairs, and other officers.

Also, attendees will have the opportunity to vote to elect a new vice president to serve VCCCDRA from July 1, 2023 through June 30, 2025. If you are interested in serving on the Executive Board in this capacity, please contact President Susan Bricker at vcccdra@qmail.com

<u>Join the annual meeting on Zoom using your computer or smartphone by clicking on the following website:</u> https://us02web.zoom.us/j/89832423024?pwd=OHIPb2N2WjY3a25OQkIINHR1bktnZz09

Enter the meeting ID 898 3242 3024 and the passcode 054197 when prompted.

[See Culotta, page 3]

Legal Update for VCCCDRA

By Susan Bricker

I know...it seems like forever since VCCCDRA initiated legal action against the District to protect our health benefits and make sure that certain costs are reimbursed as promised. I am happy to finally be able to provide an update, although to be honest there is good news, and there is less-than-absolutely-good news.

The good news is that we are oh-so-close to achieving a settlement. Through the dedicated efforts of your VCCCDRA Executive Board and members of the ad-hoc Legal Team, we are in the final stages where the parties have agreed to the terms of settlement. There are a few items to finalize before we take the final step of returning to court to close out the class-action process.

The not-so-good news is twofold: first, until it is finalized, the legal team and executive board still cannot discuss the specifics of the settlement on the advice of our lawyer. Not yet. And second, we want everyone to understand that the court process for class-action lawsuits is a lengthy one. Those who were around for the 2009 settlement may remember this.

The following steps must occur to finalize this proposed settlement - please note that this is a general overview, and the Judge in our case may require some different steps:

- Both sides will return to court to submit the proposed settlement for a judge's preliminary approval. The timing of this step will depend on how soon we get a court date, and on the expediency of the judge.
- A copy of the proposed settlement will then be mailed to every member who is included in the settlement classes. Class members will have an opportunity to review the proposed settlement and state their objections, if any, to the court. The Court will then decide whether or not to approve the settlement or ask the parties to address any issues the court finds raised by class members. Depending on the outcome of this hearing, the settlement will either be finalized or another hearing will be set for final approval.

I want to thank the members of the ad-hoc legal team, Lyn MacConnaire, Patricia Parham, Diane Moore, and Rene Rodriguez for their commitment to bringing this action to a successful conclusion. Seldom have I been privileged to work with such a determined and conscientious team.

We will share more information about the settlement itself as soon as we can do so with our attorney's approval.

Run for Office!



Do you have a few hours a week to help your retired colleagues by serving as **Vice-President** on the Executive Board of the VCCCD Retirees' Association? We are looking for nominees to run for this position at the General Meeting on May 10.

The Executive Board meets for two hours once a month, working to provide a voice to the district regarding Board actions that may affect retirees and to keep an eye on issues retirees may face regarding benefits. Send an email to Susan Bricker at vcccdra@gmail.com and let her know you are interested in running. The term of office is for two years. Do not hesitate. Join your retiree board. You will be serving alongside some of the best in our ranks.

Delta Dental Update

By Susan Bricker

We informed you in the Fall Newsletter that the California Dental Association had advised its members to review their 2023 renewal contracts for Delta Dental Premier and PPO plans carefully and to consider how decreased reimbursement rates and increased bureaucratic requirements were going to impact their practices. Indeed, since then we have heard from many of our members that their dentists have chosen to become "out-of-network" Delta providers citing the continuing reimbursement rate decreases and requirements that prevent them from providing quality dental care to their patients.

We have been following this situation, and now know from the CDA website (<u>cda.org</u>) that the CDA filed a lawsuit on behalf of its members on January 1, 2023 alleging that Delta Dental has violated its fiduciary responsibility for not being transparent about the studies and data used to support such reductions in reimbursement rates and other changes. The full lawsuit can be read at:

https://cdawebprdwus2portalroot.blob.core.windows.net/root/adam/Content/Yrh1LZU6OUqkJNI4_kIFoQ/URL/Delta%20Filed%20Complaint.pdf?sv=2017-04-

17&sr=b&si=DNNFileManagerPolicy&sig=MGFANjSN0%2B0OK4knf1sRun%2Fn1Ybrag4YWG84Rli0o04%3D

Many of you have let us know how your dental providers are handling their change to out-of-network status. Here is a summary of what we have heard so far:

- Patients are being required to pay the full cost of service at the time of treatment.
- Some dental practices are still willing to submit claims to Delta for their patients, with reimbursement going directly to the patient.
- Anecdotally based on what we've heard, reimbursement rates seem to range between 60% to 80% depending on the services received.
- Perhaps most importantly we have learned that patients can request an estimate of treatment costs from your
 dental care provider that should tell you how much you will pay up front and how much you can expect to be
 reimbursed.
- Despite the overall inconveniences of this situation, what we have not heard is that members are planning to
 change dentists. It seems that our dental care professionals are addressing the issues openly and honestly, and
 making sincere attempts to work with you.

It can take months to years for a lawsuit to produce results, as we well know! So, in the meantime we will continue to monitor its progress and other developments, and provide additional updates.

Please continue to report any related changes from your dental care providers, including the name of your provider, to Susan Bricker via the VCCCDRA email: vcccdra@gmail.com.

May 10, Annual Meeting [Culotta from page 1]

If you do not have a computer or smartphone, you can still join the meeting by dialing any one of the following phone numbers depending on your location:

+1 669 444 9171 US +1 346 248 7799 US (Houston)

Enter the meeting ID 898 3242 3024 and the passcode 054197 when prompted.

Please join us for an enlightening session on "An Organization That Stands Up For CalPERS Retirees" and other informational attractions at the 29th annual meeting of the VCCCD Retirees Association, via Zoom, on Wednesday, May 10, 2023, starting at 1:00 p.m., PDT.

Helpful Information Tidbits

By Marta Freixas

• If you need to contact Benefits Coordinators Corporation (BCC), the people who are responsible for our reimbursements, their Customer Care phone number is 1-888-897-3788

- If your dental provider has left Delta Dental, you can ask the provider's office for a Pre-Treatment Estimate. That will let you know in advance what you will have to pay out of pocket directly from Delta Dental. You can also request one if you are expecting to undergo expensive procedures. (Please see related article on page 3)
- The VCCCDRA Executive Board has been targeted by "Do Me A Favor" scammers. If you would like to learn how that type of scam works, and what you can do to protect yourself, please check out the AARP video that is now on our blog at http://www.blog.vcccdra.org/caution-alert-regarding-email-scams/
- If you need proof of what you will be paying Medicare for the basic premium, penalties, and Income Related Medicare Adjustment Amount (IRMAA), and haven't found the information in a convenient form, you can ask Medicare directly via chat. Here are the steps to take:
 - 1. Go to Medicare.gov. If you don't yet have an account, follow the instructions to create one. Log into your account.
 - 2. Click on the Chat button on the upper right of the page or look toward the bottom of the page for the chat hyperlink 'Start a Live Chat' and click on that.
 - 3. Make sure that you write your full name to begin the chat. The agent may ask you for it, but it helps you with the District if they don't.
 - 4. Ask for your premium, penalties and IRMAA for Medicare Part B and separately for Medicare Part D.
 - 5. Once you have that information, you can both save your chat and print it by clicking on the buttons labeled "Save Chat" and "Print Chat." Please do both so that you will have a very strong record and a backup. If you have trouble printing the chat directly, you can print the chat that you have saved.
 - 6. The printed chat will count as evidence of your reimbursable expenses and can be mailed to Human Resources at the District Office.

The last helpful hint came from fellow retiree Jan Archibald who used it to provide acceptable proof to the District. If you have information or a hint to share, please email VCCCDRA@gmail.com.

Dee Volz Offers Advice at Age 100: "Be Kind"

Submitted By Carol Weinstock



She may have left Ventura College as an English and journalism instructor and VC Press adviser nearly 20 years ago, but Dee Volz still recalls how smart, thoughtful, and humorous her students were.

"I loved the students," she said by phone from her home in Peekskill, NY, adding "It was an honor to introduce them to the terribly important work of journalism." During her tenure as a part-time and later full-time instructor in the 1970s and 80s, many students

won statewide awards and went on to complete their education and become working journalists.

Before teaching, Dee worked on several small newspapers in California and later, with her husband, co-owned the Ojai Valley News, where she covered the arts. She became a journalist at the urging of photographer Ansel Adams, for whom she briefly worked as an assistant.

Adams was not the only well-known person in Dee's life. Her parents worked in the theatre and early movies and hobnobbed with Hollywood elite of the 1920s and 30s. As a child she swam in Douglas Fairbanks and Mary Pickford's pool. She played with Gloria Vanderbilt, met Charlie Chaplin and Noel Coward. Norma Shearer was her mother's best friend.

When she answered an open casting call at MGM Studios, she met Gene Kelly, who encouraged her to dance. That became Dee's lifelong passion. As member of a troupe, she danced at the Coconut Grove and entertained soldiers during World War II. Dee says she owes her long life to working out regularly with Nia, a style of dance that fuses martial arts and mindfulness. During Covid lockdown, she and some friends had weekly "Dancing with Dee" Zoom sessions.

These days Dee keeps busy at the senior center near her home, where she does chair yoga and started a book club. She enjoys trips into New York City for plays and speakers with her son and daughter, who live not far from her.

Asked if she had any advice to pass along as a centenarian, she said, "Be kind." Dee paraphrased Henry James who said if you can be kind, you've succeeded and made yourself into a happy person.

Dee is happy to hear from former colleagues. You may contact her through her daughter at tina@bongarbiz.com.

Note: Picture of Dee Volz is from the Ventura County Star Article, photo by David Yamamoto 2/5/10.

You too can write a guest article in our next Newsletter summer issue. Have you authored a book recently? Have you been on an exciting trip that others might enjoy? Do you have any nutritional facts or exercise tips? It can be on any topic that might be of interest to our retirees. Contact Sandy Hajas at sandy.hajas@gmail.com if you are a willing contributor.

President's Message

By Susan Bricker, VCCCDRA President

Don't know about you all, but I am really looking forward to Spring! I love the rain and know that we need it...however, I am in the mood for some warm days and balmy breezes!

Looking forward is a good way to think about the VCCCD Retirees' Association. During my first year as your President, I have learned a lot about this organization. For instance, I did not know that the Association was founded as a social organization. The intention was to provide a way for retirees to stay connected to their colleagues and friends, as well as to the colleges and district. I think I didn't know this because for as long as I've been aware of VCCCDRA, it has been that group that is dedicated to protecting our retirees' health care and other benefits. Rene Rodriguez offered a little history lesson in which he told me that the nature of the group changed very soon after its inception and that we've been involved in one way or another in the fight for retirees' rights almost from the beginning. That hasn't changed, as we find ourselves nearing the end of the second legal action taken by Association members to protect retirees' health benefits.

Our purpose, however, is expanding. The Association's Benefits Committee members now perform a thorough annual review of our health plans at renewal time and inform the membership of any substantive changes (thanks to Marta Freixas, Harry Culotta, and several stellar volunteers). The Executive Board investigates and tries to help resolve process issues that you report to us. Marta Freixas in particular has become a resource for so many of you as she has developed quite a level of expertise at navigating the Social Security and Medicare websites to gather the information required by the district. Be sure to read her article providing some of the helpful hints she has learned this year! Although we are not considered a representative organization (such as a union or a meet and confer group), the Executive Board also continues to try to work with the District to address the more systemic issues you all have reported to us, such as reimbursement issues with BCC.

As we move into the 2023-24 year, the Executive Board is looking to expand our Association's voice by joining advocacy efforts on a larger stage. This is an effort to support and participate with organizations that fight for retirees' rights on a statewide and national level. To that end, we have established an Advocacy Task Force that has already made connections with the California Retired Teachers Association (CalRTA) and California State Retirees (CSR) to support their advocacy efforts. More information on these efforts will be announced soon.

I hope you enjoy this newsletter. I also hope you will be joining us for our annual General Meeting on May 10, 2023 at 1:00 pm (Pacific Time) via Zoom. The meeting will be conducted on Zoom this year, but we are planning an inperson get-together in late Summer or Fall that will bring us all together again, assuming there is little to no risk to the public at that time!

Until then...

Susan

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.

| Linda Chang-Sanders | MC |
|------------------------|----|
| Robert Gabino | MC |
| David Gardner | DO |
| Noelle Neal | VC |
| Rosalva (Rosie) Stutts | VC |
| Lynne Yao | MC |

In Memoriam

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

James Bittner Alfred "Al" Fernandez Johnna Morton Mary Lee Butts Sundstrom Keith Hilmer Bona Dillon Press Linda Calloway Glen Hisayasu Kelly Wellman Donald Cook Dolly Kessner Mary Zacharias

REMINDER! ARE YOU BEHIND IN ANNUAL MEMBERSHIP DUES?



Please send your payment today!

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

Support your retiree association, pay your dues: \$20.00

(Note: If you have paid the lifetime membership rate of \$200.00, your dues are paid.)

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

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The Monitor

Spring 2023

Ventura County Community College District Retirees' Association

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Marta Freixas, At-Large Representative
Rene G. Rodriguez, At-Large Representative
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