

Mark your calendar for the MAY 8th Annual Meeting

Annual Meeting: Your Benefits Questions Answered

By Susan Bricker and Harry Culotta

Please join us at the first annual meeting to be held in person since 2020! The VCCCD Retirees Association (VCCCDRA) is so pleased to be back in person at Guthrie Hall on the Ventura College campus for our Annual Meeting on May 8, 2024. Social Hour will begin at 1:00 p.m. followed by the meeting from 2:00-4:00 p.m. Those unable to be physically present may join the meeting online through Zoom or by telephone. The Zoom meeting ID code, meeting password, and telephone numbers are provided at the end of this article.

Are you confused about our new health benefits? Unsure about what's covered and what isn't? Not enough answers at the online seminars last Fall? First up on the agenda will be a Health Benefits Panel Discussion to address your questions and concerns. Join us and the invited panelists from the District, Burnham Benefits, SISC, Anthem and Navitus.

In an effort to provide the most accurate information, we have asked you to submit your questions in advance to give panel members an opportunity to research issues. Retirees have received an email from your VCCCDRA Executive Board asking that you email your questions, concerns and/or issues you are having with your health plan (Anthem or Kaiser), prescription plan (Anthem or Navitus), to vcccdra@gmail.com. There will also be a Q&A session with the panel when you may ask questions that haven't already been addressed.

Some of your questions may already be answered in the excellent article, "Things We Are Learning About Our New Health Insurance," authored by Marta Freixas and appearing in this issue of *The Monitor*.

We will convene the regular business meeting after the Benefits Panel concludes, when we will be voting for Vice President of the Association for the period July 1, 2024, through June 30, 2026. Attendees will also vote on whether to approve changes to the *Bylaws of the VCCCD Retirees Association* and specifically whether to approve changes to the annual and lifetime membership dues.

The *Bylaws* changes to be voted on are as follows, with deleted language noted by ~~strikeouts~~ and new language in *italics*:

- a. ARTICLE III- Section 3
There shall be no initiation fee. The board shall recommend annual and lifetime dues, and the amount(s) are to be voted upon by members at a general meeting. ~~(note: \$20 annual dues (\$5 to legal fund), \$200 for lifetime membership (\$50 to legal fund), approved at Annual General Meeting 3/20/2019).~~
- b. Article III – Section 5
Spouses of deceased retirees and employees of the District who are planning their retirement may become an associate member of the VCCCDRA. Associate members will enjoy all benefits and activities of the Association except they may not hold elective office in the Association. The dues for associate members are the same as for annual or lifetime members.

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Annual Meeting (Continued)

c. Article III – Section 6

A Sustaining Partner may be a member or non-member who chooses to donate a one-time amount or an amount to be donated either monthly or annually to further support the VCCCDRA. This amount is over and above the membership dues. The division of funds between the operating fund and legal fund will be determined by the VCCCDRA Board, unless specified by the donor.

The membership dues to be voted on are to increase the annual dues from \$20 to \$25 and the lifetime dues from \$200 to \$250, effective July 1, 2024. The new category of Sustaining Partner proposed in the *Bylaws* is unrelated to the dues proposal. A Sustaining Partner may be a member or non-member.

Ventura College is located at 4667 Telegraph Road, Ventura, near the intersection of Telegraph and Day Roads. The annual meeting will take place in Guthrie Hall, located in the center of the college campus. Enter the West Parking Lot from Telegraph Road or from Loma Vista Road and then walk the short distance to Guthrie Hall. Ventura College has approved free parking for retirees and guests on May 8th.

We look forward to seeing you on May 8, 2024, for the VCCCDRA Annual Meeting!

LOCATION: Ventura College - Guthrie Hall
4667 Telegraph Rd., Ventura, CA

ACCESS: West Campus Way from Telegraph Rd. or Loma Vista Rd to the West Parking Lot

ZOOM: <https://us02web.zoom.us/j/81822247627?pwd=aU0wbWNxNUdZK1ZoV3hYeXVtRWgvZz09>

Meeting ID: 818 2224 7627
Passcode: 641537
One tap mobile
+16699006833,,81822247627# US (San Jose)
+16694449171,,81822247627# US

Find your local number: <https://us02web.zoom.us/j/kch7O4hFG>

Invitation to Serve on the Executive Board



Do you have a few hours a month to help your retired colleagues by serving on the Executive Board of the VCCCD Retirees’ Association? We are looking for two willing individuals. One to serve as **Vice President** and one to serve as the **Membership Chair**. The Vice President position is an elected position for a two-year term and will be voted on at the May 8 Annual Meeting. The Membership Chair is an appointed position and has no term limit.

The Executive Board meets for two hours, once a month, through **Zoom**. The Board works to: provide a voice to the district regarding Board actions that may affect retirees; keeps an eye on issues retirees may face regarding benefits; and, of course, plan our social events. Are you interested? If so, send an email to Susan Bricker at vcccdra@gmail.com and let her know you are willing to serve in either position. Every VCCCD retiree is eligible to serve on this board. **Do not hesitate, join your retiree board.** You will be serving alongside some of the best in our ranks.

We are in critical need of volunteers to keep our organization going. Volunteer today!

THINGS WE ARE LEARNING ABOUT OUR NEW HEALTH INSURANCE

by Marta Freixas

As all of us should be aware, our new Self-Insured Schools of California (SISC) health insurance became effective on January 1, 2024. This is a short synopsis of the various plans that retirees selected, and some reports of issues retirees may be experiencing. It includes some comparisons to the old CalPERS plans. Please be aware that this is what we believe to be true and accurate now, but we are still learning about these plans and may learn that things are different than what we now think.

CompanionCare

This is the only true Medicare supplement plan offered by SISC. It is only available to those retirees or their dependents who are over 65 and who have Medicare. It follows all the rules and coverages available to anyone with a Medicare Supplement Plan C. It therefore pays both Medicare Part A and Medicare Part B deductibles. It also covers the standard 20% copayments charged for Medicare Part B.

Unlike PERS Platinum, it does not cover any extra days in the hospital or in skilled nursing facilities beyond what Medicare mandates that all Plan C supplements need to cover. The closest coverage that CalPERS offered to this plan was the PERS Gold Supplement to Medicare Plan, but that offered vision coverage as well as Silver Sneakers. This plan offers no vision benefits of its own. However, the District offers EyeMed vision insurance to all retirees with lifetime health benefits.

CompanionCare offers a program called Silver and Fit through American Specialty Health. It has been reported that retirees are finding it easy to enroll in this gym membership program even though no written offer has been received by retirees. The reported cost of this benefit is \$0. Please note that this program is not described or even mentioned in the Evidence of Coverage booklet for this plan since it is not offered by Anthem Blue Cross.

Because this plan does not cover the extra 15% that Medicare providers can charge if they participate in Medicare but do not accept Medicare assignment, it is very important to ask all providers if they accept Medicare assignment before services are rendered. There is no coverage for any providers who do not accept Medicare at all.

Those who signed up for this plan will not need any additional approvals from anyone for medical coverage. If Medicare pays, then this plan will pay too except for the 15% allowed to be charged by doctors who don't accept Medicare assignment. If Medicare does not pay, this plan won't pay either.

All Medicare limitations and rules apply to this plan. To help determine what is covered and what is not, please use the **"Medicare & You 2024"** handbook that all those who are covered by Medicare should have received from the Centers for Medicare & Medicaid Services. It is best to read up before care is received rather than after services for which Medicare won't pay have been rendered. One example of an exclusion is hearing aid coverage. Since Medicare doesn't pay for hearing aids, neither does CompanionCare. There are other exclusions and limitations which are set by Medicare.

The prescription plan associated with CompanionCare is a Medicare Part D Plan provided by Navitus Health Solutions. In general, those on this plan will pay \$9 for a month's supply of generics and \$35 for a month's supply of brand name drugs. It is possible to get 90-day supplies at retail pharmacies approved by Navitus, but it may pay to fill those with Costco Mail Order since there is a savings of up to one copayment per prescription. To find retail pharmacies on the Navitus list, use the number on the back of your card, and ask them to send you the *Pharmacy Directory* or use their website at <https://www.navitus.com>. You must enroll to use that website.

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Things We Are Learning About our New Health Care (Continued)

In general, coverage under this plan will cost more than with the Optum Rx plan offered with PERS Platinum which had three tiers with pricing of \$5, \$20, and \$50. In addition, Navitus has a less generous formulary than that offered by CalPERS, and we have had retirees report that they have had to find other programs or discounts to pay for prescriptions that Optum Rx covered but that Navitus does not. If you are experiencing problems with getting your prescriptions covered, please contact us at vcccdra@gmail.com. It is possible for your doctor to request an exception if the medication that you need is not covered under the Navitus plan.

Kaiser Permanente Traditional and Kaiser Permanente Senior Advantage

Those who selected the Kaiser Permanente Traditional HMO Plan are on the same plan as active employees and will probably not note many differences between what was covered by Kaiser under CalPERS and what is covered by Kaiser under SISC. There are some differences in cost. For 2024, SISC has slightly cheaper copayments for most services than CalPERS. You will pay \$10 per physician visit versus \$15, and most services remain free. The only service we found that costs more under SISC than it did with CalPERS is an ambulance ride. That will cost \$50 with the SISC version of Kaiser, and it was free with CalPERS.

It has been difficult to find out much about the differences between the prescription costs for the CalPERS version of Kaiser and the SISC version of Kaiser. The best pricing with SISC requires getting your medications via mail order. That wasn't true with CalPERS. There also seems to be a much lower out-of-pocket maximum for prescriptions because it appears to be included in the total plan out-of-pocket maximum. CalPERS listed a separate maximum for prescriptions under their Kaiser Basic Plan.

The Kaiser Permanente Senior Advantage Plan is the only managed care plan available to those who are over 65 and eligible for Medicare. For those who are enrolled in this plan, the charges are almost identical to the Senior Advantage Plan available through CalPERS. The fee for those medical services that aren't free is usually \$10 per visit. Ambulance use or emergency room visits are \$50. Those retirees who had opted for the CalPERS Kaiser Permanente Senior Advantage Summit Plan, which had \$0 copays, will now be back to paying for certain services.

The Medicare Part D Plan associated with Kaiser Senior Advantage has a \$7,400 total cost share before plan members are eligible for catastrophic coverage, but the cost share for most prescriptions is either \$10 or \$20 for a 100-day supply, so most retirees won't reach that amount. (Please note that the \$7,400 number was subject to change on January 1, and it is now \$8,000.) Next year there will be a true out-of-pocket maximum of \$2,000 for Medicare Part D Plans, and that will be good news for all retirees and dependents covered by Medicare.

Unfortunately for those who prefer Kaiser but who live outside California, Kaiser coverage is only offered inside the state. Please let us know if you are experiencing any problems with your adjustment to the plans available to you. Write to vcccdra@gmail.com with any issues.

The 90-C and 100-A Plans

The 90-C Plan is the most comprehensive PPO plan offered to retirees under age 65, who are over 65 but not eligible for premium-free Medicare Part A, or who have children under age 26 that need to be covered. Children, even if they are over 18, cannot be enrolled in a plan by themselves.

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Things We Are Learning About our New Health Care (Continued)

The 90-C Plan has much lower deductibles and out-of-pocket maximums than the PERS Platinum Basic Plan. Those on this plan will now pay \$200 per person and \$500 per family as deductibles and have out-of-pocket maximums of \$1,000 per person and \$3,000 per family. CalPERS Platinum had \$500 per person and \$1,000 per family as deductibles, and out-of-pocket maximums that could go as high as \$14,200 per family for medical costs in 2023. Both plans expect members to pay 10% of fees for in-network providers.

The best coverage under the 90-C Plan is when in-network providers are used. There is some coverage with out-of-network providers, but it is best to check with Anthem before using one. It is important to note that diagnostic testing is not covered at all by the 90-C plan if an out-of-network provider is used.

The drug plan for the 90-C Plan is provided by Navitus, and prescriptions cost \$5 for generics and \$20 for brand-name drugs at retail pharmacies for a 30-day supply. It pays to use Costco either in person or via mail. Costco charges \$0 for generics. It can also provide a 90-day supply of a prescription for \$0 if it is generic or \$50 if it is a brand-name drug. No other pharmacy can offer 90-day supplies of medications. There is a \$1,500 out-of-pocket maximum per person or \$2,500 per family with this plan. Walgreens is not in-network for the 90-C Plan.

The 100-A Plan is the plan with the most extensive hospitalization coverage and skilled nursing benefit available to those over 65 who are enrolled in Medicare Part A and Part B. Just like PERS Platinum, it has coverage or unlimited hospital days. It also has coverage for 150 days of skilled nursing care per benefit period which is less than the 365 days offered by PERS Platinum but more than the 100 days offered by CompanionCare.

This is not a Medicare Supplement. This is **secondary** coverage for those on Medicare. The rules of this plan are not the rules followed by any Medicare Supplement. The best coverage for those enrolled in this plan is achieved when providers who accept both Medicare and Blue Cross are used. Those covered by this plan will likely pay \$0 for most services if their provider accepts both plans.

The 100-A Plan has an out-of-pocket maximum of \$1,000 if Blue Cross providers are used. Since most things are covered at a rate of 100%, most retirees won't come close to meeting the maximum. However, there is a \$100 copayment for each emergency room visit unless you are admitted to the hospital immediately following such a visit, and there is a \$100 copayment for ambulance use. Urgent care facilities which are associated with hospitals also have a \$100 copayment per visit. For example, Cottage Urgent Care in Oxnard is run by Cottage Hospital, so the \$100 fee may apply. (It isn't known yet if Medicare will make up the difference under certain circumstances.) Note that urgent care centers not associated with hospitals will have a \$0 copayment.

Please be aware that Medicare is still the primary insurer. Medicare will cover 80% of the fee for those services that Medicare covers before the 100-A Plan will pay anything. If the provider accepts Medicare but not Blue Cross, Medicare will cover 80% of the fee for those services covered by Medicare, and the 100-A Plan will treat the provider as out-of-network. Since there are limits and exclusions to that coverage, it is suggested Anthem be called before you use those services. It is especially important for diagnostic tests which are not covered if performed by out-of-network providers. However, unlike PERS Platinum, there is now coverage for providers who do not take Medicare. If those providers accept Blue Cross, they will be treated as in-network, and their services will be covered at the Blue Cross rate which is usually 100% with this plan. Using providers who accept neither Blue Cross nor Medicare is not advised.

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Things We Are Learning About our New Health Care (Continued)

The prescription plan associated with the 100-A Plan is also offered by Navitus. Unlike those with the 90-A Plan, 90-day prescriptions are available at retail pharmacies if they are on the Navitus list. This list is available online at <https://www.navitus.com>. You must enroll on that website to obtain information online about the coverage of medications and where you can buy 90-day supplies. Most major pharmacies are on that list. You may also call the number on the back of your Navitus card to ask for help and may request a copy of the *Pharmacy Directory*. They are open 24/7. The cost of a 30-day supply of prescriptions is \$0 for generics and \$20 for brand-name drugs, and most pharmacies are in network. However, if you prefer a 90-day supply, most major pharmacies can fill that amount for \$0 if the prescription is generic and \$60 if the prescription is brand name. There is a little cost savings if Costco mail order is used for a 90-day supply of a brand-name medication since it will cost \$50 instead.

While the formulary for the 100-A Plan is slightly better than that offered with CompanionCare, it is still less generous than what was available with Optum Rx. We have also received complaints about the prescription coverage with this plan. Please contact us at vcccdra@gmail.com with any concerns.

General Comments and a Request

All retirees who enrolled in a SISC plan should have started using their new insurance cards on January 1, 2024. Anyone who has not yet received a card from their chosen plan should call Janice Endo at (805) 652-5531 or Katy Lyon at (805) 652-5535. You may also email them at janice_endo1@vcccd.edu or klyon@vcccd.edu. Please note that some plans offer virtual cards.

Those who want more information about these plans can find links to both Evidence of Coverage booklets and Plan Summaries on the District's Human Resources page: <https://www.vcccd.edu/departments/human-resources/benefits>

Please be advised that retirees covered by any SISC plan will be subject to arbitration in the case of serious disputes. That wasn't true of CalPERS which, after several levels of appeals, allowed participants to take them to court.

Retirees should be aware that surviving spouses of retirees will no longer have their medical insurance paid for by the District as CalPERS mandated. They can still enroll with SISC insurance, but they will have to pay all costs. They will also no longer be eligible for Medicare reimbursements.

If you are having issues with any part of our new coverage including but not limited to deductibles, copayments, or prescriptions, please email VCCCDRA at vcccdra@gmail.com. Please send us a phone number where we can reach you along with some details about your concern. Thank you for helping to make our benefits work better for everyone.

VCCCDRA 2023 FALL SOCIAL/BBQ

By Marie Soo Hoo



The VCCCDRA Social event was held on October 2, 2023. This was the first one held since 2019, which was just prior to the pandemic. For the first time ever, the event was sponsored by the VC Foundation and held on the Ventura College campus. The picnic area behind the Environmental Construction Technology (ECT) Building was the perfect spot for the event. It provided a spacious grassy area for tables, chairs, and canopies, with parking nearby so attendees could walk to the site. For those attendees with limited mobility issues, the VC Foundation provided shuttle service from the parking lot.

The Social Committee members who planned and worked on the event were Marie Soo Hoo (Chairperson), Susan Bricker, Karen Bulger, Becky Hull, Valerie Lee, Kathy Scott, and Lester Tong. Once again Lester Tong offered his services and barbecued for the event as he has for some of our events in the past. The committee members prepared and provided many of the side dishes to be served with Lester's delicious tri-tip and chicken, which included salads, chili beans, rice pilaf, and garlic bread. In addition to the vegetarian burgers he prepared, there were also grilled portobello mushrooms, sweet peppers with onions, pineapples, and zucchini. Many delicious desserts were also available to enjoy after the meal.

This year's event had a record number of attendees. There were 97 reservations submitted and 86 retirees and spouses and/or guests attended. In addition to retirees, invited guests included VC President, Dr. Kim Hoffmans; MC President, Dr. Julius Sokenu; Anne King, Executive Director of the VC Foundation, and a few of her staff members. Oxnard College acting President, Dr. Oscar Cobian and his executive assistant, Karla Banks, were also invited; however, due to a previous commitment, they were unable to attend.

Many of the raffle items for the event were donated by the campuses with the assistance of the college presidents. The 50/50 Raffle, which was won by Lori Bennett, generated a little over \$200. The proceeds are normally split between the Association and the winner. Lori, however, donated her winnings back to the Association, and it was very much appreciated. This year there was also a silent auction. Committee members and other retirees donated many of the items that were offered. This is the only fundraising event held by the Association.

If you missed this year's event, we look forward to seeing many more of you at future social events.



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President's Message

By Susan Bricker, VCCCDRA President

I hope 2024 finds you happy, healthy, and enjoying your best lives!

The good news is that we have survived yet another major change to our retirement health benefits. The not-so-good – but not entirely unexpected – news is that we are continuing to work through issues with the new insurance plans. I must give a major shout-out to Marta Freixas who worked with Burnham Benefits, SISC and Anthem to resolve a major snafu to make sure that the Anthem 100-A Coordinated Benefits plan covered Medicare deductibles as promised! That could have had a substantial cost impact to all of us which, thankfully, did not happen.

I also want to thank Katy Lyon, Janice Endo and District staff for their assistance to retirees during the transition. They were handed a daunting task with this change and were given almost as little advance notice as we were. In addition to the mechanics of the transition itself, Katy and Janice were expected to provide information and guidance to both active and retired employees. They made a tremendous effort to be there for us, and they deserve our appreciation.

On the subject of benefits, there are two noteworthy items in this edition of *The Monitor*. Harry Culotta gives us an introduction of the Annual Meeting, which will feature a panel discussion about benefits to address your questions and concerns. Marta Freixas' article, "Things We are Learning About Our New Health Insurance," provides a great recap of where we are so far in this new adventure.

I have mentioned in the past that the Retirees' Association has undergone changes since it was first established as a means to foster social connections among retirees. It has taken on new roles as a matter of necessity, and it has become clear over the past two years that we need to pay some attention to these new roles and how they can best benefit our members. To that end, the VCCCDRA Executive Board began its first long-range planning exercise early this year-to help us establish goals and projects to be addressed by the Association over the next three-to-five years. Many of you completed the Member Survey that was distributed in January – thank you! We will discuss the initial results at the Annual Meeting, and you will recognize that many of your ideas have guided the establishment of the goals and projects that we will identify as priorities for the 2024-2025 year.

Lastly, I know that everyone is anxious about the status of the VCCCDRA lawsuit against VCCCD. You may be thinking that we seem to have been silent on the issue for some months now. In truth the legal team has been working with our counsel and that of the District to complete the final elements of the settlement. The actual terms of the settlement have been agreed to for some time, but legal language such as that defining the covered classes and definitions had to be hammered out. There have unfortunately been delays along the way, not the least of which was having the District's attention focused on the transition to SISC for several months. We are past that, and things are moving forward again. I am hopeful that I will have positive news to report at the Annual Meeting!

Please join us for the Annual Meeting, our first in-person since 2020! It will be held at Ventura College's Guthrie Hall, a very accessible location on the VC campus, on May 8, 2024. We will host a social hour from 1:00 to 2:00 and the meeting from 2:00 to 4:00. Zoom access will also be available for those who are unable to attend in person.

All the Best to You!

Susan Bricker, President
VCCCD Retirees' Association

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.

Francine Buker	VC	Bernard Gibson	VC
Robert Chaparro	OC	Gerado Gonzalez	MC
Jerry Chilcott	VC	Sandra Gustafson	VC
Michael Clark	VC	Martin Martello	VC
Leanne Colvin	MC	Maria Martin	MC
Scott Colvin	MC	Christin Rossi	MC
Eileen Crump	VC		

In Memoriam

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

Desmond Jones
Gaylord Larsen
Rosalie Wasef

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: Annual dues: **\$20.00 until June 30, 2024.**

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

2024 – 2026 VCCCDRA Directory

It is time to publish a new name and contact directory for the Retirees' Association. To ensure that we print only what you want, please complete the form below and either:

a) mail to:

Joy Kobayashi
7960 Pearl Street
Ventura, CA 93004

or

b) scan or photograph it and email as an attachment to:

tandemstoker@roadrunner.com

by Friday, May 10, 2024. If you mail in your request, it must be postmarked by this date. Please note that you will have to submit this form even if you have requested that we not print your information in the past.

Please underline or circle the information you do **NOT** want published in the directory that goes to members.

Name:

Street Address:

City:

State:

Zip Code:

Telephone:

Email:

The Directory will only be available by advance purchase. If you would like to purchase a Directory, please send your name, address, and a check for \$15 made out to VCCCDRA and mail it to the address above. Your order must be postmarked by Friday, May 10, 2024.

If you do not respond by Friday, 10 May 2024, we will publish all the contact information we have for you in our database.

You will also not be able to buy a Directory.

VCCCDRA 2023 FALL SOCIAL/BBQ (Continued)



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

Place
Postage
Here

ADDRESS CORRECTION REQUESTED

The Monitor

Spring 2024

Ventura County Community College District Retirees' Association
2023-2024 Executive Board

Susan Bricker, President	vcccdra@gmail.com
Diane Moore, Immediate Past President	utsmoore@yahoo.com
Vacant, Vice President	
Marie Soo Hoo, Secretary	masoohoo@twc.com
David Magallanes, Treasurer	vcccdratreasurer@gmail.com
Harry R. Culotta, Benefits Committee Chair	hculotta@fastmail.com
Joy Kobayashi, Membership Committee Chair	tandemstoker@roadrunner.com
Larry Manson, Educational Issues Committee Chair	lmanson@west.net
Carolyn Dorrance, Scholarship Committee Chair	vcccdra@gmail.com
Carmen Guerrero, Technology Committee Chair	cguerr49@gmail.com
Sandy Hajas, Newsletter	sandy.hajas@gmail.com
Marta Freixas, At-Large Representative	mfreixas@realmailme.com
Rene G. Rodriguez, At-Large Representative	vcccdra2@gmail.com
Joan Smith, At Large Representative	ccpresident@hotmail.com