



Peralta Retirees Organization

The Peralta Retiree

October-December 2004

Vol. 1 No. 1

<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, Interim President PRO

Greetings retirees. I hope this newsletter finds you all in good health and enjoying your retirement years. Heaven knows we deserve it.

This is the inaugural newsletter for our new group, the Peralta Retirees Organization – PRO.

For the past few months a number of us retirees, spurred by what we perceived to be threats to our guaranteed lifetime health benefits, have worked to form a core group to which we hope we will add all Peralta retirees and create a formidable body to protect us, to help us have good times with each other, and to continue to serve the Peralta community and the students to whom most of us have devoted our careers.

HISTORY

Here's a short history of PRO, which only has a short history:

A group of 12-20 used to meet periodically at Round Table Pizza in Lafayette strictly for social purposes. When we heard that Peralta was considering some modification in our guaranteed lifetime health benefits, and we were informed that none of the unions that represent active employees, represents retirees, we recognized that since no one else represents us, we would have to represent ourselves.

We invited Mike Baldinelli, then Peralta's risk manager (he's since been fired) to address the Lafayette group about our health care status. He actually met with us twice – the second time at his own request – and had some sobering news. Though the district cannot modify our benefits while it is solvent, if it ever goes bankrupt, our benefits will be in jeopardy.

At that point we decided to form an organization. We sent out a letter to about 450 retirees asking them to respond with contact information and to attend an organizational meeting

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Luncheon And General Membership Meeting

**November 10
Noon – 2:30 P.M.**

Set aside the afternoon of November 10 for PRO (Peralta Retirees Organization). We'll begin with a sumptuous buffet luncheon at **Laney's Beginner's Inn** at the rock bottom price of \$8.75 per head. We'll have a chance to socialize and to hear our medical benefits explained by Dr. Klaus Wisenheimer, MD, PhD, LL.D, DumbDeeD (aka Ralph Marinaro).

The luncheon will be followed by a business meeting where we will nominate PRO officers, review the constitution and bylaws for approval, and discuss PRO's future activities.

You must reserve a place for lunch and pay the \$8.75 by Thursday, October 29. We are limited to 50 for lunch, and these places will go fast. Without a reservation, you won't be able to join us for lunch. You do not have to attend the luncheon to come to the business meeting which will start at 1:30 PM.

Please fill out the coupon on Page 4 and mail it to with your check made out to Peralta Retirees Organization or PRO to:

Jerry Herman
Laney College English Dept.
900 Fallon Street
Oakland, CA 94607

on June 23. Over 220 responded, and more than 100 showed up at the meeting – extremely encouraging results. Many who responded to establishing a retirees group said, “It’s about time!”

A group from that meeting volunteered to formally structure PRO, and for the past few weeks, it’s been happening. A constitution and bylaws have been written (We tried to keep them as simple as possible.), a PRO website has been established (www.peraltaretirees.org), and interim officers have been chosen:

President – Jerry Herman – Faculty, Laney and Vista – 41 years (and counting)

Vice-President – Remo Arancio – Faculty and Manager – Laney, Merritt, Vista, District – 34 years

Secretary – Juanita Peterson – Faculty – CoA, Laney and Merritt – 29 years

Treasurer – Shirley Timm – Faculty and Manager – Laney, District – 29 years

Webmaster & Newsletter Editor – Bruce Jacobs – Faculty – Laney and Merritt – 32 years

A formal election including all PRO members will be initiated at a meeting scheduled for Nov. 10.

In addition to organizing PRO, the volunteer group has been working to help the District out in the debacle of the transfer of members from Blue Cross to CoreSource/Interplan. We’ve fielded phone calls and e-mails, sent out correspondence, and analyzed the CoreSource/Interplan plan to make certain it is equivalent to Blue Cross benefits. Our work in this transition period made the necessity of organizing PRO dramatically evident.

STATEMENT OF PURPOSE

We have developed a PRO statement of purpose that we hope will guide us in what we want to do as a group of unified retirees:

The objectives and purposes of this independent, non-profit organization called The Peralta Retirees Organization (PRO) shall be:

- to provide assistance to and representation for the members in matters relating to retirement;
- to generate and distribute information concerning retirement issues;
- to initiate, sponsor and encourage activities that will improve the general welfare of the members;
- to aid the greater Peralta Community College District community through volunteer service;
- to accept, maintain and expend funds by way of dues, gifts, grants, or from other sources to promote and advance these purposes.

We have also been looking into the activities of other

college retirement organizations to see what we might add to better serve Peralta retirees.

DUES PAYING MEMBERSHIP

We have established dues as \$20 per year. PRO will serve all Peralta retirees regardless of how many pay dues, but only dues paying members will be allowed to vote in PRO’s elections and receive the PRO newsletter. Let’s face it, these may not be compelling reasons for retirees to pony up \$20 every year. The surpassingly more important reason is that if we are to have a viable organization, we need funds to pay for its services. We hope that those who want to see PRO succeed in its purposes and avail themselves of PRO’s services will be willing to pay the dues to support it. The dues will be used to fund the newsletter and website, to pay for social events, and to defray the costs of any legal services we may need, and to establish a PRO scholarship if we have enough to do so.

At \$20 per year we believe that we have made the dues affordable to everyone, but at that low amount we will need lots of dues paying members to allow PRO to serve retirees adequately. We’re counting on nearly all of the close to 500 retirees to reach for their checkbooks and write that \$20 check to Peralta Retiree Organization or PRO. If you are also paying for the Nov. 10 luncheon (\$8.75), you can make the amount \$28.75 which will cover dues and the luncheon. Please mail the check to:

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BOARD ELECTION

The Peralta Board of Trustees election will mean a new majority for the Board since four of the seven trustees are not running for re-election. If you live in the district you may have a chance to vote for one of the candidates. If you don’t, you can contribute money and/or time to work on a campaign. PRO is not yet in a position to endorse candidates, but here is a list of candidates endorsed by all three employee unions.

Check out their websites:

Area 1 Harry Hartman: www.smartvoter.org
Area 2 Johnny Lorigo: trustlorigo4peraltacolleges.com
Area 4 Nicky Gonzalez Yuen: www.nickygy.org
Area 6 Cy Gulassa: www.cyforperalta.org

Thanks for reading this far and not falling asleep. Let’s all see each other at the luncheon and membership meeting at Laney on November 10. Check the PRO website for updated information on any topic covered here: www.peraltaretirees.org

An Overview Of PCCD Health Benefits Plans For Retirees

by Remo Arancio

By the time you read this article, all Peralta retirees formerly enrolled in Blue Cross and currently not enrolled in Kaiser should have received their new

CoreSource/Medco ID cards. If the coverage is for both you (retiree) and your spouse, you will have received two identical ID cards. Both cards will show the retiree's name as "Participant". Your spouse will not be named on either ID card. However, your spouse can use either card with your name on it since the spouse is identified by her/his name in the CoreSource/Medco data files under your social security number (ID Number).

The gray space on the ID card following "ID Number" (retiree's social security number) is blank because of State and Federal privacy laws. However, if you choose to disclose your social security number, you may print it in the gray area. If you print your social security number on your ID cards, do not put the numeral "1" in front of your SSN. If you do not print your social security number on the ID cards, be prepared to provide your SSN when obtaining medical services. Please note, you do not have to call the precertification number on the ID card to activate your card. Your card is ready to use when you receive it. Your medical services provider is the one who, usually, will call the precertification number when it is necessary to obtain authorization for certain services.

A summary of the CoreSource/Interplan Retiree Preferred Provider Plan is provided on the web site:

www.mybenergy.com. For site access enter

USER ID: retirees

PASSWORD:benefits.

For your information, one item in the CoreSource Benefits Summary shown on the web site has yet to be corrected though the correction has been verbally acknowledged by CoreSource. Under "Routine adult physicals" the "\$25 copay per visit" should be changed to read "Plan pays 100%." Also, under this category, mammograms are not limited to the \$250 per calendar year cap, but this procedure does require precertification.

Some other benefits that have been verbally verified by CoreSource but are not listed in the Benefits Summary are as follows:

Ambulance service, when medically necessary: Plan pays 100%

Home health care: Plan pays for 100 days per calendar year

Skilled nursing facility: Plan pays for 100 days per confinement

These services, as well, generally require precertification

and the authorization is usually obtained by the medical services provider. If you have any questions concerning the preceding items, including routine adult physicals, or any benefit in general, call CoreSource Claims Center Customer Service at 1-866-280-4120.

Most retirees enrolled in CoreSource reside in the 12 states (including California) for which Interplan has a direct PPO network. The back of the ID card for these retirees will provide contact information for Interplan. For retirees in all other states for which Interplan does not have a direct network of medical providers, the ID card identifies the primary network of providers as "PHCS" (Private Health Care System) with appropriate customer service numbers, web sites and provider billing data on the back of the ID card.

All retirees continuing with Kaiser will not be affected by the recent change undergone by former Blue Cross participants. Kaiser health benefits and access have remained unchanged. For summaries of the Kaiser health plans go to web site: www.mybenergy.com and enter USER ID: retirees
PASSWORD: benefits.

The Kaiser HMO Plan, for retirees who do not have Medicare or who have not assigned their Medicare benefits to Kaiser, does not provide dental or vision benefits. The Kaiser Senior Advantage Plan, for retirees who have assigned their Medicare benefits to Kaiser, does provide dental and vision benefits in addition to all the benefits of the HMO Plan. In both Kaiser plans you will be reimbursed \$4 of your \$5 copay for each drug prescription by sending fully itemized receipts to Karen Anderson at the Peralta District Office.

If you are a retiree age 65 or older you can apply for Medicare. STRS will pay the premiums for Part A (if you do not qualify under your spouse's coverage) and the Peralta District will reimburse you for the premiums you pay for Part B. Whether you are enrolled in Kaiser or CoreSource, it would lower the Peralta District's medical insurance costs if you enrolled in Medicare and either assigned your Medicare benefits to Kaiser's Senior Advantage Plan, if you are a Kaiser member, or used Medicare as your primary coverage and CoreSource as your secondary coverage, if you are a CoreSource member. Contact Karen Anderson at the District Office to get this process started.

One last bit of news. I have been told by CoreSource that Benefits Plan booklets are being prepared for CoreSource participants. There will be a Plan version for retirees and a Plan version for active employees. After the health plans have been finalized and all elements in the

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plans have been reviewed for completeness and accuracy by the Peralta District and CoreSource, the health plan versions will be printed and distributed sometime in the future to all CoreSource members. In the meantime, if I receive any additional information concerning retiree health benefits, it will be posted on the PRO web site: www.peraltaretirees.org. Additional information is also available by calling Jeanette Dorsey at the District Office between 9 AM and 2 PM M-F at 587-7813.

Peralta Retirees Organization
LUNCHEON AND MEMBERSHIP MEETING
Wed., Nov 10 Noon – 2:30 PM
Luncheon \$8.75 – Meeting at 1:30

Menu
Orange glazed lamb shanks over polenta
Vegetarian lasagna
Grilled mixed vegetables
Tossed salad
Rolls, coffee and tea, and cake

Laney College Beginner's Inn

✂ *Please become a dues paying member of the Peralta Retirees Organization. Fill in your contact information and indicate if you plan to attend the November 10 luncheon.*

Name _____
Address _____

Phone (____) _____
Email _____

Enclosed is \$20 for membership dues
 Enclosed is \$_____ for the PRO luncheon
(\$8.75 for each person). No. attending: _____

Mail this form and your check payable to Peralta Retirees Organization or PRO to:

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