



Peralta Retirees Organization

The Peralta Retiree

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<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

These are still PRO's early days, and we are establishing a foundation for a vital, useful, multi-dimensional retirees' organization. PRO continues to grow and to begin more activities.

The Health Benefits Committee meets on a regular basis to monitor how our benefits are being administered and to offer suggestions for streamlining cumbersome procedures. The Service Committee is inaugurating several programs that promise to uphold PRO's commitment to be of service to the Peralta community. (See Sondra Neiman's article on page 4.) Social Committee chair Ralph Marinaro is forming the group and will be scheduling events soon. Contact him if you'd like to participate: (510) 523-4288.

The Sunshine Committee, which sends PRO's good wishes or condolences to Peralta's sick or bereaved retirees, would like PRO members who know of the passing or serious illness of a Peralta retiree to inform committee chair Ed Minasian (925) 284-2894.

We hope to present a program before the end of the spring semester called "Is There Life After Retirement?" to demonstrate to those who might fear that retirement will be a life of boredom and purposelessness how fulfilling it can be. To that end, I'd like to recruit a panel of about five PRO members who can discuss the diverse and interesting things that you do: travel, volunteering, hobbies, anything you do that enriches your life in retirement. Send me an e-mail, a letter, or call me to tell me know your subject for a fifteen minute

presentation on your favorite activity: jerrherm@sbcglobal.net; PRO, Box 1951, El Cerrito, CA 94530; or (510) 233-4020.

From all the members of PRO, we'd like to wish Toni Lesperance the most rewarding and joyful retirement after her 57 years of dedicated and stellar service to Peralta (and Oakland City College). Hers is a record no one will touch.

Ten Do's And Don't's in Leaving an Estate . . .Part 2

by Shirley M. Timm, PRO Treasurer

(Editor's note: This is the second half of a two-part article which discusses some aspects of estate planning. The first half of the article appeared in the Jan.-March Newsletter. For those who want to see the entire piece now, the full article is available on the PRO Website at: <http://www.peraltaretirees.org/Docs/estpl.htm>)

Don't #5—fail to periodically check/update named beneficiaries. Beneficiaries/P.O.D. payees on insurance, bank/credit union accounts, IRAs, and other death benefits will take the asset regardless of what the decedent wanted and stated in a later will. This happened in both estates I worked on. In one, the STRS benefit of \$5400 went to a 92 year old first cousin instead of the beloved caregiver. In the other, all the money in the credit union shares and checking went to a friend, rather than being divided among two friends and the brother as spelled out in his holographic will. The monies are not part of the estate and not subject to the bequest. The bank has a right to rely on its contract with the Depositor. If they release the funds to a beneficiary, they've acted rightfully - regardless of what the will says.

Do # 6—give specific dollar amounts or property to individuals in a will. Specific bequests in a will come first. Every sum specifically awarded to a person is given BEFORE the "not otherwise disposed of" (left over) assets go to the general beneficiary. Even if the decedent wanted a specific relatively small amount to go to specifically named people (to include charities), and the majority of the estate to go to the general beneficiary, that isn't what will happen if the estate ends up with only enough to pay the specific beneficiaries. Therefore, most competent attorneys will recommend that if an individual wants to leave a specific amount to a specific person or charity, that it be designated in terms of a percent of the estate. That way, the major, intended beneficiary will still get most of it.

Don't # 7—fail to make sure individuals named to receive specific amounts in a will are not also beneficiaries to other assets, unless that is what is intended. In the second case, the friend and his wife named in the will could take the amount designated in the will from "not otherwise disposed of" estate assets. So bottom line: the friend can take all the credit union assets on which he is the named beneficiary, plus the amount from the estate that was designated in the will, and leave the general beneficiary, the brother, with no money, only the mobile home. Which leads to:

Don't # 8—fail to transfer title on mobile home before sale. Since the mobile home was left to the brother, title to it HAS to be transferred to him first. Otherwise, there's a possibility that the others could come in and claim that the sales proceeds are part of the general estate from which their specific bequests should be paid.

Don't # 9—fail to note that "bonds will not be required of any Executor nominated by me" in the will. This statement was not in the holographic will, which met all the legal requirements to be valid in California, and thus, had probate been required, the Executor would have had to post a bond with the probate court to proceed with distributing the estate.

Do # 10—if using a prepaid funeral agreement, update instructions on disposition of remains/cremains if wishes change. This a written contract between the decedent and the funeral society which will proceed with disposition per the contract regardless of what may be written in a will, or the remaining family members' wishes. Further, a review of what is or isn't covered by the prepayment should also be made to avoid surprise for survivors by unanticipated extra charges.

Now what about animals? For years they were considered personal property, with little legal thought given to their care and avoidance of the pound after the owner's death. However, I have been told that there are now specific trusts available for their continued care. The two above are adapting well to multi-animal families. I took the dog, and the executor took the cat.

And finally, according to several lawyer friends, it is next to impossible to set aside a validly drawn will, holographic or otherwise. One needs incontrovertible proof that the decedent was mentally incapable of knowing what he was doing when he made the will, or was under the undue influence of the person most benefiting from the will. The same essentially goes for removing a beneficiary from an asset also.

IN MEMORIAM

The following Peralta retirees have passed away during the last months. PRO extends our deepest condolences to their families and loved ones.

**Ken Giles
Lucille Green
Ursula Isfan
Ed Kelly
Valentina Marljar**

If you have any information about the passing or the serious illness of a Peralta retiree, please contact Ed Minasian, chair of the PRO Sunshine Committee, at (925) 284-2894.

News From The Front!

by Alex Pappas

Chair of PRO's Health Benefits Committee

CORESOURCE CLAIMS HANDLING CHANGES

You should have received a letter from CoreSource announcing that, **effective immediately**, your health care providers should send their claims **directly** to CoreSource (P.O. 2920, Clinton, Iowa 52733-2920). You also should have received a new CoreSource ID card with instructions on the back saying claims go directly to CoreSource. This should expedite the payment of your claims considerably.

The original CoreSource ID Card (which you should discard) directs providers to send their claims to InterPlan. That is no longer correct. **Effective immediately tell your providers to send their claims directly to CoreSource in Iowa.**

CORESOURCE PROVIDERS

If any of your health care providers are not currently members of the InterPlan approved provider list ask them to apply so you can collect full benefits. (Note – CoreSource pays providers' bills but does not manage the approved provider list, which is InterPlan's job.

REIMBURSEMENT OF MEDICARE PREMIUMS

The District needs official verification of the Medicare premiums (A or B or both) in order to reimburse you. The type of verification depends on how you are paying your premiums. Several methods are available. Keep in mind Medicare premiums change every January so the District needs updating each year.

1. If you are receiving a Social Security PENSION, your premiums will be deducted from it. You have no choice. Each January the Social Security Administration mails you **Your New Benefit Amount Statement** which shows the amount of your Social Security pension and the Medicare premiums that will be deducted each

month for the coming year. Send a copy of your statement to Jennifer Seibert, Benefits Specialist, PCCD, 333 East 8th Street, Oakland, CA 94606 ASAP.

2. If you are not receiving a Social Security pension, the best way to pay your Medicare B premiums is to have them deducted from your STRS pension. You can download the form requesting this from the STRS web site (www.calstrs.com) or telephone them for one (800) 228-5453. Each month you receive a statement from STRS showing all your deductions. When the Medicare deductions start to appear on the statement, send a copy of this statement to Jennifer Seibert at the District Office ASAP.

We highly recommend this procedure because it's (i) simple to enroll in and maintain (automatic deductions), (ii) safer than writing your own check for the premium (i.e. you might "forget" especially as you age OR you change banks, etc.), and (iii) an easy way to verify payment to the District. Send them your Jan. 31st statement each year.

3. You can write a check for your premiums. Then you must make a copy of both sides of the check and, along with your Medicare bill, mail it to Jennifer Seibert at the District. We do not recommend this approach because it is slow, inconvenient and presents too many possibilities that something may slip between the cracks and create more problems

PERS LONG TERM CARE PROGRAM

This excellent and needed coverage is something all persons should consider purchasing. Call (800) 227-4165 to get the latest information packet (by mail). PERS uses the Union Mutual Life Ins. Co. (UNUM) to administer this program. There will be an open enrollment period soon, so give PERS a call!

Continued on page 4...

Pappas...Continued from page 3

DISTRICT PERSONNEL CHANGES:

Jennifer Seibert has replaced Karen Anderson as Benefits Specialist. (Jeanette Dorsey was interim Benefits Specialist for several months.) Karen still works for PCCCD.

Carol Green has been hired as a temporary risk management consultant to replace Michael Baldinelli (no longer with PCCCD). The District has been very slow in finding a permanent replacement for Baldinelli.

Trudy Largent is Vice-Chancellor of Human Resources replacing Larry Hardy (no longer with PCCCD).

PRO Committee Communications

Service Committee

PRO's newly formed Service Committee held its first meeting on 3/31/05. The goal of the committee is to suggest and facilitate specific areas in which PRO members can volunteer to contribute and give back to

the Peralta community and its students. The four focus areas are donating books to the campus libraries, tutoring, mentoring new faculty, and helping to establish student scholarships. We welcome your participation in any or all of these areas. You may also volunteer to serve on the committee. Our next meeting is scheduled for Thursday, May 5, from 12:00 to 1:00, in T450, at Laney. Please contact either Sondra Neiman or Phyllis Jones and inform us of your interest. E-mail addresses are as follows: smneiman@earthlink.net (for Sondra) and phydanger60@aol.com (for Phyllis). We hope to hear from you. Thanks.

Membership Committee

The Membership Committee of PRO, chaired by George Herring, believes its primary purpose is to increase and enhance membership. To achieve this goal, a phone tree will be established and maintained to recruit members. In keeping with the objectives stated in PRO's Constitution, we will plan, develop, coordinate, review and evaluate activities presented by PRO for the general welfare of its members. Semi-annually, the Committee will report on all membership activities to the PRO Board.

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