



The Peralta Retiree

July – September 2006

Vol. 2 No. 4

<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

When I took office as president of PRO, I pledged that our retirees' organization would not be one-dimensional. Of course, our primary obligation is to monitor and safeguard our retiree lifetime benefits, and that's always number one on the PRO agenda. But PRO is also committed to afford PRO members opportunities to socialize, enjoy cultural events, and perform service for Peralta's students.

In the last three months we have had a successful mixer at Aroma restaurant in Alameda and a theater party of 54 for the musical *Ragtime* at the Woodminister Amphitheater in the Oakland hills. On August 17 we will hold our second annual picnic at the Huckleberry site of Roberts Recreation Area in Redwood Regional Park (see page 3 for complete information). The Huckleberry picnic area is in a beautiful redwood grove, adjacent to the park's parking lot. Anyone who attended last year's picnic will vouch for the excellence of the site and the wonderful collegiality among those who attended. We hope you can come this year and see for yourself that PRO not only can be a fierce guardian of our benefits, but that we throw some pretty good parties as well.

In that regard, I'd like to thank Ralph Marinaro, who's stepping down as Social Committee chair, for his leadership in organizing our social events. Great job, Ralph! Linda Japzon and Jay Quesada will now co-chair the social committee.

Happy to be Blue

The changeover from Interplan network of medical providers back to the Blue Cross network (see my article on *page 4*) should be good news for Peralta retirees who have had problems finding providers who are in the Interplan network or whose ongoing providers refused to join Interplan. The Blue Cross

(Continued on page 7)

Plan to Attend ...

PRO's Second Anniversary Picnic

Roberts Regional Recreation Area

**Thursday
August 17
11 AM to 3 PM**

See Details on Page 3

Inside This Issue . . .

PRO Picnicp. 3

PCCD Switch to Blue Cross Networkp. 4

Benefits Committee Reportp. 5

Photos from Aroma Mixerp. 7

Peralta Retirees Organization

PO Box 1951
 El Cerrito, CA 94530
<http://www.peraltaretirees.org>

President - Jerry Herman
jerrherm@sbcglobal.net
 Vice President - Bruce Jacobs
 Secretary - Juanita Peterson
 Treasurer - Shirley Timm

Board of Directors

Remo Arancio
 Pat England
 George Herring
 Linda Japzon
 Sondra Neiman
 Alex Pappas
 Ned Pearlstein

The Peralta Retiree Editor - Bruce Jacobs
bfjacobs@covad.net

The Peralta Retiree is published four times a year by
 the Peralta Retirees Organization (PRO)

Volume 2 Number 4

**PRO RECOMMENDATION - DIRECT
 DEPOSIT OF REIMBURSEMENT CHECKS**

PRO recommends that you arrange to have your Medicare reimbursement checks be directly deposited into your bank account instead of having them sent to you by regular mail. There are at least two big advantages to this:

- It is safer – there is no possibility of theft from your mail box or other loss of the check.
- It is quicker – retirees with direct deposit received the last check from Pension Dynamics on June 28th. US mail checks were not received by many recipients as of July 6.

To sign up contact Pension Dynamics at 925-956-0514 and ask them to send you the form for direct deposit of reimbursements. You will need to fill in the form and return it to them with a voided check. A copy of the form is also available at the new Peralta Benefits Information Center web site:
<http://www.peraltaretirees.pswbenefits.net>.

New Internet Resource Now Online

PSW Benefits Resources, the Peralta District’s insurance broker, has put up a new web site with extensive information about medical and life insurance benefits for Peralta retirees. The site is referred to as the Peralta Benefits Information Center. The URL for the site is:

<http://www.peraltaretirees.pswbenefits.net>.

No password is necessary for accessing the information that is available. There is a link to the new web site on the PRO home page in the blue area at the bottom of the page.

The Peralta Benefits Information Center web site includes information about:

- Kaiser HMO coverage
- CoreSource PPO coverage
- Life insurance benefits for retirees who are still eligible for them
- Links to carrier web sites
- Peralta reimbursement programs
- Prescription drug ordering information
- Benefit Assistance



The Peralta Colleges
 Retiree Benefits Information Center

The new Peralta Benefits Information Center web site located at <http://www.peraltaretirees.pswbenefits.net>.

IN MEMORIAM

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

**Frank Battino
 Marilyn Collard**

If you have any information about the passing or the serious illness of a Peralta retiree, please contact Bruce Jacobs at bfjacobs@covad.net or by writing to PRO, PO Box 1951, El Cerrito, CA 94530.

Join your fellow Peralta retirees for a picnic to celebrate

PRO's SECOND ANNIVERSARY

*in the redwoods at the Huckleberry Picnic Area of Oakland's beautiful
Roberts Regional Recreation Area*

**Thursday, August 17
11 am to 3 pm**



Bring your own food and beer or wine. PRO will supply buns, soft drinks, charcoal, condiments, plates, utensils, and chips and dip.

Parking: \$5 per car

Wheelchair Accessible

Driving Directions:

From Highway 13 (Warren Freeway). Take the Joaquin Miller exit and go east, up the hill on Joaquin Miller. Turn left at Skyline Blvd. Proceed one mile to the Roberts entrance on the right.

From 580. Exit on 35th Ave. and proceed up the hill on 35th, which will eventually become Redwood Road. At the intersection of Redwood and Skyline Blvd., turn left for one mile, then right to stay on Skyline. Proceed for one mile to the entrance to Roberts on the right.

RSVP: Let us know if you're coming and how many will be in your party. Call or e-mail Social Committee Co-Chairs:

**Linda Japzon
510-483-7183**

or

**Jay Quesada
jaybirduno@aol.com**

PCCD To Switch From Interplan Network To Blue Cross Network – CoreSource To Remain Plan Administrator

by Jerry Herman

In a move that is both surprising and welcome to many CoreSource subscribers, Peralta will replace the current Interplan network of medical providers with the Blue Cross network. The change will not only significantly expand the number of available providers who accept Peralta CoreSource subscribers, but it will save the district money as well.

This apparently win-win situation came about during the annual Peralta insurance renewal process. CoreSource and the district insurance broker, PSW, learned that Blue Cross recently permitted its network to be leased independent of its other services and that leasing the Blue Cross network will probably be less costly than continuing with Interplan.

PSW and CoreSource then jointly recommended the changeover to the district, and it has been accepted pending the approval of the three employee unions (PFT, SEIU, and the Operating Engineers). If the unions agree (no opposition is expected), the switch from the Interplan network to the Blue Cross network will officially take place on September 1, 2006.

Retirees who are CoreSource subscribers should understand that the network switch does not mean that Peralta is returning to all Blue Cross services. CoreSource will continue to be the district's insur-

ance administrator (PCCD is self-insured) and Medco its pharmaceutical supplier. Your medical ID cards will be CoreSource-Medco cards. However, the back of the cards will indicate that the provider network will be Blue Cross. New cards will be sent to current CoreSource retiree subscribers during August.

Medical coverage will remain unchanged, but the number of providers in the network will increase from 51,886 under Interplan to 74,010 under Blue Cross, a 43 percent increase. The number of licensed hospitals will increase from 397 to 431, a 9 percent increase.

Any CoreSource subscriber under continuous treatment by an Interplan provider who is not also a Blue Cross provider is guaranteed to continue uninterrupted treatment when the changeover takes place. The number of those effected should be very small since a great percentage of Interplan network providers are also members of the Blue Cross network.

District Benefits Coordinator Jennifer Seibert will be sending informational letters detailing the changeover to all retirees. Please notify her office of address changes so that you can be reached with any communications from the Benefits Office (510 587-7838; jseibert@peralta.edu).

PCCD BOARD MANDATES RE-ENROLLMENT FOR RECIPIENTS OF INSURANCE BENEFITS

by Bruce Jacobs

The Peralta District Board of Trustees has mandated that all active and retired employees as well as their eligible dependents must re-enroll in any medical or dental plan for which they are receiving benefits. The District is conducting this re-enrollment in order to make certain that the list of people who are eligible for these benefits is current.

The re-enrollment will run concurrently with the annual open enrollment period during which employees and retirees are permitted to change from Kaiser to the PPO plan (CoreSource) or *vice-versa*.

The District Benefits Office is planning to mail retirees and their eligible dependents the re-enrollment forms with instructions in late-August. The forms will be due back to the District by October 27. Anyone who is removed from the list of those eligible for benefits because s/he did not return a form will be reinstated upon submitting the completed re-enrollment form.

Information will be on the Peralta Benefits Information Center web site. There will also be a dedicated customer service telephone hotline to provide assistance to anyone needing help.

At Your Service...

PRO Benefits Committee Report

by Alex Pappas and Bruce Jacobs

Slowly but surely “problems” concerning the payment of CoreSource claims are being reduced. Some recent issues that have been resolved:

Custom Shoe Orthotics Covered

Last fall a PRO member was denied coverage by CoreSource for custom fitted shoe inserts (orthotics) that had been prescribed by a podiatrist. CoreSource justified the denial of coverage by citing language in the Summary Plan Description (SPD) that specifically excluded such shoe inserts. However, the retiree had been covered for custom orthotics from the same podiatrist when Blue Cross was Peralta’s insurer. Luckily the retiree had copies of the Blue Cross Explanation of Benefits that clearly indicated that Blue Cross had covered the orthotics at 100% (in network). As a result the District agreed to modify the current CoreSource SPD so that custom orthotics are now covered up to \$2000 per calendar year.

If you were prescribed custom orthotics and had to pay for them yourself because CoreSource denied coverage, you should have received a new Explanation of Benefits showing that CoreSource has paid your provider (100% if in network; 80% of usual and customary if out-of-network). You must contact your provider to get a refund of whatever you paid. If you have not received a new Explanation of Benefits, call CoreSource Customer Service (866-280-4120) and ask their representative to have your claim reviewed.

ID Cards When Spouses Are Both PCCD Retirees

In at least one instance, CoreSource made the wife of a retiree a “dependent” instead of recognizing that she was also a retiree and thus eligible for lifetime benefits on her own. This could have a serious negative impact if the “husband retiree” predeceased the “wife retiree” in that the latter would have to pay premiums for her coverage as a surviving dependent. She is now getting her own card!

(Continued on page 6)

Do you have a pamphlet that describes Kaiser coverage prior to 1995?

The PRO Benefits Committee is trying to obtain a copy of the pamphlet that described Peralta’s Kaiser coverage prior to 1995. If you have such a pamphlet in your files, please contact Michael Mills, Interim Benefits Committee Chair (mills48@comcast.net or 510-531-2258).

PRO Board Approves Multiple Year Memberships

Tired of having to renew your PRO membership annually? Want to save a few bucks on PRO Membership dues?

At its February meeting the PRO Board of Directors adopted a resolution that will allow members to pay their dues for multiple years at a savings. The Board adopted the following dues schedule starting with the 2007 membership year.

Term	Dues
1 Year	\$20
3 Years	\$55
5 Years	\$80
Lifetime	\$250

PRO Board Members Appointed

The PRO Board has appointed PRO Board member Pat England to complete Phyllis Jones’ term on the Board. Phyllis resigned from the Board for personal reasons. Pat’s term on the Board was set to expire this year. Now she will serve until the election at the end of 2007.

The Board appointed Linda Japzon to complete Pat’s term. Her term on the Board expires at the end of this year. Linda joined the Laney staff in 1965 working in the Duplicating Department (later called Instructional Media). After several years she moved to the Social Sciences Division at College of Alameda. She retired from COA in 2000. As well as serving on the PRO Board, Linda is also co-chair of PRO’s Social Committee.

Letters to the Editor

Privacy on Kaiser Reimbursements

To The Editor:

I am addressing this letter to PRO members who are Kaiser Subscribers. As you know, Kaiser includes the name of the physician and the medication on the receipts you receive. For privacy reasons, I was bothered by this information being provided, so I discussed my concerns with Consumer Affairs in Walnut Creek. It looks like it is a *fait accompli*. They won't change the information on the receipts.

I think all PRO members will appreciate this concern about privacy. You should know that if the names of your physician and medication appear on your prescription receipts, you have the right to black them out. You only have to provide the prescription number, your name, date, and the cost of item to the District's Benefits Office when you turn in your duplicate prescription receipts for reimbursement.

Ed Minasian

Gore Movie Recommended

To The Editor:

I recently viewed Al Gore's excellent documentary "An Inconvenient Truth." It covers in detail the problems of global warming and what we can do about them (if we have the political will to do so). In seeing this film I learned a great deal about both the scientific and political aspects of global warming. It was also of interest to see how much Gore has "loosened up." He did an excellent job in presenting the material. Also, the "hi-tech" presentation was beautifully done. Finally, it was wonderful to experience a ray of hope that something positive can be done to change things politically.

Alex Pappas

More on Kaiser and Traveling

To The Editor:

If you are traveling outside your Kaiser Permanente Service area but are visiting another Kaiser service area you may receive routine and continuing care, as well as emergency and urgent care for up to 90 days from a Kaiser facility. In addition, you may receive dialysis from any Medicare approved facility when traveling outside your service area.

If you are traveling outside a Kaiser Service area, you will not be reimbursed for routine or continuing care, but you are covered for emergency and urgent care services. If you are hospitalized you must contact Kaiser within 24 hours or as soon as reasonably possible. Order a Kaiser Travel Kit before you leave home. (It will take up to three weeks to be delivered.) It will provide you with international access codes to facilitate toll-free contact with Kaiser.

Be advised that if you are absent from your service area for more than six months, your Kaiser benefits may be terminated.

Carmen Rezendes

The Peralta Retiree welcomes letters dealing with subjects that will be of interest to Peralta retirees or that comment on Peralta Retiree articles.

To submit a letter to The Peralta Retiree send it by email to:

bfjacobs@covad.net

or send it through the US mail to:

PRO

Attn: B. Jacobs

PO Box 1951

El Cerrito, CA 94530

Benefits Committee (Continued from page 5)

Retroactive Reimbursement

A couple had been paying their Medicare B premiums for several years not realizing the District would reimburse them "if they asked." When they discovered they were eligible for reimbursement, PRO helped them get retroactively reimbursed by the District.

No Approved Providers in Area

A retiree lives in a remote out of state area where there are no "approved" providers. CoreSource wanted to apply copays when medical services were provided. Copays were eventually waived.

The PRO benefits committee is working on several other issues. We will keep you posted on developments in future PRO Newsletter articles. If you have some concerns, please email (preferred) or snail mail them to us.



Current Social Committee Co-Chairs Linda Japzon and Jay Quesada



Myrtle Bennett



Adam David Miller and Victoria Redus



Jack Mooradian and Wylie Walthall

**PHOTOS
FROM THE
PRO
MIXER AT
AROMA
RESTAU-
RANT
APRIL 27**

From the President (Continued from page 1)

network is far larger and will, therefore, provide more options and less hassle to CoreSource subscribers.

A Word to the Wise

Pay special attention, too, to the article about medical and dental plan re-enrollment (page 4). It is crucial that you send your re-enrollment information back to the district promptly. Those who don't respond put themselves in jeopardy of being dropped from coverage. You do **not** want to put yourself in that position.

Benefits Committee Chair

As PRO Benefits Committee chair Alex Pappas departs for his annual several month sojourn in Turkey (Alex' wife is Turkish), his replacement for that period will be Michael Mills. The recently retired Michael is eminently qualified to be interim chair since he has been PFT president for the last three years and has been intimately involved with

every aspect of district benefits activity during his presidential tenure. Bon voyage Alex. Welcome aboard Michael.

Eternal vigilance is the price of liberty...

That famous maxim by abolitionist Wendell Phillips can be applied to an ominous situation now brewing for retirees. Let me quote from a letter by California Retired Teachers Association president, George Avak, "Political opponents of guaranteed pensions like your teachers' retirement payments continue to quietly organize for their next attack on the pension system. We can't be sure when they will launch their attack; we only know we must be ready."

To respond to the attack, whenever it comes, for the first time in its history, CRTA has established a political action committee (CRTA-PAC). For more information on CRTA-PAC, go to the CRTA website (www.calrta.org) and click at the end of the "CRTA PAC Operational" paragraph.

Check Out The PRO Web Site

On the PRO web site you can find:

- The current issue of the PRO newsletter as well as an archive of past issues.
- The PRO Member Directory with contact information for PRO members.
- A list of web links to resources for Peralta retirees including information about retiree health benefits.

<http://www.peraltaretirees.org>



PRO Needs You

Several PRO Committees need additional members

Membership Committee
Service Committee
Social Committee



Please consider serving. The time commitment varies but is usually just a few hours every month or two.

For more information contact:

Membership Committee	Jerry Herman	510-233-4020
Service Committee	Sondra Neiman	510-841-7458
Social Committee	Linda Japzon	510-483-7183

Peralta Retirees Organization
P. O. Box 1951
El Cerrito, CA 94530