



The Peralta Retiree

October – December 2006

Vol. 3 No. 1

<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

CoreSource Survey

CoreSource recently surveyed its Peralta members (retirees and active employees) to see how it's doing in the opinion of those it's supposed to serve. Although most of the results were positive for CoreSource, they came nowhere close the levels they should. In Overall Satisfaction", for example, 155 respondents of 231 reported being basically satisfied with CoreSource. That's 67%. On an exam, 67% is pretty much a D; C- if you were easy. In the category "Claims Service", 49% (111 of 227) were satisfied with CoreSource's performance, a stone cold F. Though the problems with CoreSource that PRO has been called on to help solve have decreased significantly, CoreSource has a long way to go to achieve A's, or even B's, in its performance. We should never be satisfied with a company handling our medical benefits until it achieves excellence. The consequences are too important. PRO will keep fighting to see that CoreSource achieves that level or to see to it that a change is made if it doesn't. More survey results are on page 7.

Membership Meeting and Luncheon

Please try to attend the annual membership meeting on November 8. In addition to board nominations and other business, Jennifer Seibert, Peralta's Benefits Coordinator, will address us on the state of our benefits, and Tom Smith, the district's Chief Financial Officer, will update us on the performance of the investments from the Peralta bonds. The income from those investments is financing retirees' benefits and will do so for the next forty-odd years. So what Tom reports will be of vital interest to all of us. Lunch and the business meeting will both be in the Board Room of the District Office. Lunch will be catered by Aroma Restaurant of

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Plan to Attend ...

PRO's Annual Luncheon and Membership Meeting

Peralta District Office

**Wednesday
November 8
11:30 AM to 3 PM**

See Details on Page 3

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Peralta Retirees Organization

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<http://www.peraltaretirees.org>

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Secretary - Juanita Peterson
Treasurer - Shirley Timm

Board of Directors

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Alameda and promises to be a real treat. Aroma was the site of our spring mixer and there were rave food reviews. Parking in the Peralta lot will be open to all.

Theater Party and Picnic

More than fifty PRO members and friends gathered for a dinner picnic before a fabulous performance of *Ragtime The Musical* at the Woodminster Amphitheater in Oakland on July 14. Between the good food, the beautiful weather, the wonderful views and the outstanding production, the consensus was to make a Woodminster musical an annual PRO event.

Finally, PRO's second annual picnic couldn't have been a better event. On August 17 more than seventy PRO members and their companions gathered under the redwoods and sunshine in Redwood Regional Park for food and fun. It was a grand afternoon. If you missed it, wait 'til next year. Picnic pictures are on page 7.

Procedure to conform to new by-laws

PRO Elections Underway

This year the election for members of the PRO Board will be operating under our new bylaws. The new bylaws were written and approved in order to conform with requirements of the federal and state governments for PRO's non-profit status. Under the new rules, the PRO Board elects the officers (president, vice-president, secretary and treasurer) of the organization for a two year term. The Board's decision must be affirmed by the membership in a ballot. At its October meeting the Board reelected Jerry Herman as President, Bruce Jacobs as Vice-President, Juanita Peterson as Secretary and Shirley Timm as Treasurer.

In addition two Board seats are open this year, each for a two-year term. Nominations are now open for these two seats. They will close at the end of the Membership Meeting on Wednesday, November 9. If you wish to nominate someone for the Board you may submit a nomination by email to jerrherm@sbcglobal.net or by US mail to the PRO post office box. You should verify with the candidate that s/he is willing to serve.

Ballots will be mailed in December to all dues-paying members. The ballot mailing will include candidate statements. The ballot will also give members the opportunity to vote to approve or disapprove the Board's choices for PRO officers.

IN MEMORIAM

The following Peralta retiree has passed away during the last months. PRO extends our deepest condolences to his family and loved ones.

Frank Storti

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.

You are invited to attend

PRO's ANNUAL LUNCHEON AND MEMBERSHIP MEETING

Wednesday - November 8

Lunch from 11:30 AM – 1 PM (\$10/person)

Meeting from 1 PM – 3 PM

Peralta Community College District Office

333 East Eighth Street - Oakland, CA

Please reserve for the luncheon by completing the Membership Renewal Form on Page 4 and submitting it by October 31. You cannot attend the luncheon without an advance reservation.

Luncheon Info

Lunch will be catered by **Aroma Restaurant**. The menu will include:

- Broccoli Beef with Satay Sauce
- Chicken Penne Pasta with Roasted Tomato Dill Sauce
- A Vegetarian Dish
- Roasted Seasonal Mix Vegetables
- Garlic Bread
- Lemonade
- Coffee and Dessert

Cost is \$10 per person

Meeting Agenda

Meeting starts at 1 PM

Greetings
President's Report
Treasurer's Report
Speaker — Jennifer Seibert
Speaker — Tom Smith
Nominations for PRO Board

PRO's Second Annual Book Drive

by Sondra Neiman

PRO's Service Committee is having another book drive to aid the Peralta libraries. This is a great time to look through your personal library and donate books and magazines you no longer want or need. Please bring your donations to the PRO Membership meeting, on November 8th, at the PCCD office. Laney's library is particularly interested in books published after 2002 or basic text books. Merritt's library is more open to whatever we can give them as long as the books and magazines are in good condition. Thank you and see you at the PRO luncheon and meeting next month.

PRO Grants to PCCD

by Sondra Neiman

The PRO Board, in conjunction with the PRO Service Committee, is awarding grant money in three designated areas. A total amount of \$2000 will be awarded for student scholarships, in the amount of \$500 per campus. Working with the Peralta Colleges Foundation, the scholarships will be awarded to graduating or transfer students, with the Vice-President of Student Services at each campus determining the basis for the award following specific criteria recommended by PRO. These scholar-

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It's Time To Renew Your PRO membership for 2007 Please pay your dues now

The PRO Board passed a resolution to allow multiple year memberships at a savings to the PRO member.

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

To renew your membership and/or to reserve your place at the PRO Luncheon on Wednesday, November 9, please complete the form below, enclose a check for the full amount and mail it to:

PRO
PO Box 1951
El Cerrito, CA 94530

I wish to renew my membership in PRO for (check one):

- 1 Year (\$20)
 3 Years (\$55)
 5 Years (\$80)
 Lifetime (\$250)

Amount \$ _____

I wish to attend the PRO Luncheon on Wednesday, November 8

- Yes
 No
If Yes, Number in Party (\$10 per person) _____

Amount \$ _____

Total \$ _____

(Please Print)

Name _____

Address _____

Phone No. _____ Email _____

APPLY FOR MEDICARE BEFORE YOU TURN 65

by Bruce Jacobs

Medicare is the federal government's health insurance plan for citizens who are age 65 or older. Even though as a Peralta retiree you are covered by Peralta's medical insurance policy it is in your interest and in the District's interest for you to apply for and get Medicare coverage.

Medicare is divided into three parts: A, which covers hospitalization; B, which covers doctor and other non-hospital costs; D, which is the new prescription drug benefit. Many people qualify for free Medicare Part A when they turn 65. Generally speaking you qualify for Medicare Part A if you have at least 10 years of work experience covered by social security. Even if you do not have 10 years of such work experience, you qualify for free Part A if you have a spouse who paid social security and/or Medicare tax for at least 10 years provided the spouse is 62 years of age. Most PERS retirees are eligible.

Even if you do not qualify for free Part A you may enroll in it by paying for it. Peralta retirees who do not get free Part A may have their Part A premium fully paid by STRS or can get full reimbursement of the cost from the Peralta District. A retiree's spouse who does not qualify for free Part A at age 65 cannot be reimbursed by STRS but will be reimbursed by the District.

Medicare Part B, which covers doctor office visits requires everyone to pay a premium (\$88.50 per month in 2006) for the coverage. Peralta retirees and their spouses, however, get reimbursed for 100% of the premium by the District. Thus, enrolling in Medicare Parts A and B is cost-free to the retiree. Note that all paid spousal benefits cease upon the death of the retiree.

Peralta retirees/spouses should *not* enroll in Medicare Part D, the prescription drug benefit. The prescription drug benefit provided to retirees by the Peralta District is far better than the Medicare benefit, and the District has advised all retirees not to enroll. You should get a letter from the District (or you may re-

Contact Phone Numbers and WWW Addresses

Social Security Administration

1-800-772-1213 (TTY 1-800-325-0778)

<http://www.ssa.gov/>

<http://www.medicare.gov>

CalSTRS

1-800-228-5453

[http://www.calstrs.com/Members/Medicare%](http://www.calstrs.com/Members/Medicare%20Premium%20Payment%20Program/mppphome.aspx)

[20Premium%20Payment%20Program/mppphome.aspx](http://www.calstrs.com/Members/Medicare%20Premium%20Payment%20Program/mppphome.aspx)

PCCD

Jennifer Seibert

510-587-7838

Email: jseibert@peralta.edu

[http://www.pswbenefits.net/Default.aspx?](http://www.pswbenefits.net/Default.aspx?alias=www.pswbenefits.net/peraltaretirees)

[alias=www.pswbenefits.net/peraltaretirees](http://www.pswbenefits.net/Default.aspx?alias=www.pswbenefits.net/peraltaretirees)

Pension Dynamics

2300 Contra Costa Blvd., Ste 400

Pleasant Hill, CA 94523-3955

FAX (925) 956-0534

quest one) that indicates that you are covered by an employer funded prescription drug benefit plan that provides more extensive benefits than what Medicare Part D provides. Keep that letter for your records.

How and When To Apply for Medicare

You should apply for Medicare three months before your 65th birthday. To apply, you call Social Security (1-800-772-1213) to set up an appointment at any convenient Social Security office. During the appointment you should sign up for both Parts A and B. If you are entitled to free Part A either based on your own record or your spouse's record, you should indicate that you also want to enroll in Part B. If you are not qualified for free Part A, you should tell the representative that you want to purchase Medicare Parts A and B. Medicare will then send you a Notice of Medicare Premium Payment Due. If you are receiving a Social Security monthly benefit, you can opt to have the monthly premium deducted from your Social Security check. If you are not receiving a

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(Medicare Continued from page 5)

monthly social security benefit, you may either pay the Medicare bill yourself or arrange to have it paid by a deduction from your STRS or PERS monthly check. Note that whatever way you choose to pay these bills you will be fully reimbursed. PRO strongly recommends that you pay it through either a social security deduction or a STRS/PERS deduction rather than by mailing a check to Medicare directly. Having it deducted from either check will significantly reduce the paperwork for reimbursement.

What To Do After You Enroll in Medicare

You will receive your Medicare bill about a month before your 65th birthday. If you are a member of CalSTRS and are not eligible to receive free Part A you must complete a CalSTRS form (CalSTRS Medicare Payment Authorization form) and mail it with a photocopy of your Medicare bill to CalSTRS. *Do not pay the bill.* This form can also be used to request CalSTRS to deduct your Part B premium from your STRS monthly check. For information about getting the form and an information packet from STRS see the box inset with contact phone numbers and World Wide Web addresses. STRS will not pay Part A Premiums for anyone but the STRS member. Retiree spouses not entitled to free Part A must get their Part A premiums reimbursed by the PCCD.

If you are eligible for the Medicare Premium Payment Program, CalSTRS will send you a letter confirming that they have received your documents. The letter will inform you when CalSTRS will begin paying your Medicare Part A premium and when you should expect the Part B to be deducted from your check. If you are entitled to free Part A, you can still have STRS deduct the Part B premium from your monthly check. The amount will be reimbursed by Peralta (see below). You may receive a second bill from Medicare that says the payment is 'past due' while STRS is processing your paperwork. You can ignore this bill. If you receive a notice from Medicare that your payment is *delinquent* not just *past due*, you should contact STRS. PERS members should contact PERS to arrange for Part B premium deductions.

If STRS indicates that you are not eligible for their Premium Payment Program, you are still eligible for District reimbursement for both the Part A premium and the Part B premium. Contact Jennifer Seibert at

Premium Documentation Requirements

Peralta requires documentation that you have paid Medicare premiums in order for the District to reimburse you.

- If you have the premium deducted from your Social Security check, you need to submit annually a copy of your premium announcement which is mailed each year in December for premiums starting in January.
- If you have the premium deducted from your STRS check, you need to submit annually a copy of your monthly STRS stub showing the deduction amount.
- If you pay Medicare directly by check or charge card quarterly, you must submit a copy of both your bill and proof of payment each quarter.

For additional information contact Jennifer Seibert or check out Peralta's Benefits web page (see page 5 for contact and web info.)

the District Office for full details.

Getting Peralta to Reimburse You for Medicare Premiums

Peralta requires that you submit documentation in order for you to receive reimbursement for any Medicare premiums that you pay. See the Reimbursement Documentation Requirements box above for details. Peralta uses Pension Dynamics Corporation for reimbursement dispersal. You can arrange for the reimbursement funds to be electronically transferred (EFT) to your bank account by filling out an EFT form. The form is available on the web and also from Pension Dynamics (see contact information box). Using EFT means quicker and safer reimbursements.

Two Final Points

- If you are over 65 and have not enrolled in Medicare it is not too late. You can still enroll in Parts A and B and get reimbursed for the premiums. Many benefits accrue to the retiree from Medicare enrollment.
- If you are a Kaiser member, after you enroll in Medicare you should contact Kaiser in order to enroll in Kaiser Senior Advantage—Kaiser's program for Medicare recipients. The Senior Advantage program provides greater Kaiser benefits than those you receive without Medicare.



Alan Meisel, PRO Board Member Sondra Neiman and PRO President Jerry Herman

**PHOTOS
FROM THE
PRO
PICNIC AT
REDWOOD
REGIONAL
PARK
AUG. 17**



Marcia Gerin, Jack Mooradian, PRO President Jerry Herman and guest, PRO VP Bruce Jacobs and PRO Board Member Remo Arancio



Janet and Frank Poulis, Stan Peters, Robert Pawek and PRO VP Bruce Jacobs



Lee Spenza, PRO Board Member Sondra Neiman, PRO Social Committee Co-Chair Jay Quesada, PRO Treasurer Shirley Timm and PRO Board Member Pat England

PCCD Conducts CoreSource Satisfaction Survey

CoreSource conducted a survey among retirees and active employees in order to determine how CoreSource's performance in administering claims compares to the expected performance. Some of the results are as follows:

Issue	About or Better Than Expected	Worse Than Expected	Don't Know
Promptness of Claims Payment	51%	41%	8%
Accuracy of Claims Payment	70%	18%	12%
Makes effort to understand concerns	61%	19%	20%

Clarity of the Explanation of Claims Decision	58%	31%	11%
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PRO will publish complete results on the PRO website.

(PRO Grants Continued from page 4)

ships will be awarded at the 2007 graduation.

A sum of \$1000 will be distributed to the four Peralta libraries, \$250 per campus, for the purchase of library books. In addition, a sum of \$1000 will be awarded to the CalWORKS program at Laney to be used to assist qualified students with their transportation needs to educational training, job searches and interviews.

This is a pilot project, and we hope we will be able to include other campus programs in the future. PRO members can be proud of these efforts by our organization to assist Peralta students in these areas.

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>



Benefits Re-enrollment Forms Due October 20

Be sure you submit your medical benefits re-enrollment form to Jennifer Seibert, District Benefits Coordinator.

If you did not receive the forms or if you have any questions about completing them, contact Jennifer Seibert at 510-587-7838.

The re-enrollment is necessary so that the District can verify eligibility and update its records.

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