



The Peralta Retiree

Oct. — Dec. 2005

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<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

YEAR ONE AND COUNTING...

It's hard to believe that we are starting the second year of PRO. Time flies when you're having fun – or is it just that it goes a lot faster as you get older? I think both apply regarding PRO. We are having fun: our luncheon last year and our picnic attest to that, and we inevitably see the days fly off the calendar to mark the passing of time as they did in the movies of our youth.

It's been a very good first year. We have solidified our membership base. We have smoothed some rough edges for PCCD regarding health benefits and the transition from Blue Cross to CoreSource, and helped our members when benefits problems have arisen. We have a reciprocally cooperative relationship with Peralta: We cooperate with the district when we see a benefit to retirees, and the district cooperates with us when it will benefit. We are now officially represented on the Peralta Benefits Committee. We have active committees working on health benefits, service, social events, and membership. We have had very successful events. We have an outstanding newsletter and website. And we are continuing to develop to provide new and improved services to our membership. In the words of the song, we "can't help thinkin' about tomorrow."

ANNUAL PRO MEMBERSHIP MEETING-LUNCHEON

I am looking forward to our annual membership meeting-luncheon on Thursday, November 3. Once again we'll be dining at Laney's Beginner's Inn and meeting after lunch in the PCCD Board Room. Laney's Culinary Arts students, under the supervision of instructor and chef David Jones, will prepare a Cajun-Creole (New Orleans style) meal for us (lightly spiced). David, new to Laney this year, has been enthusiastic and cooperative about hosting us. The cost of the luncheon is \$10. Please fill out the coupon on page 3 and mail it with your check to PRO, PO Box 1951, El Cerrito, CA 94530.

Parking will be available at the District parking lot from

PRO's Annual Membership Meeting — Luncheon **Thursday, November 3** **11:30 AM – 3 PM**

Lunch at Laney's Beginner's Inn
11:30-1 PM

Business meeting in the PCCD Board room
1:15- 3 PM

Luncheon price: \$10 per person
The luncheon will be Cajun-Creole style (lightly spiced)

Reservations for the luncheon are required

Reserve by completing the form on Page 3 and mailing it with your payment.
You cannot attend without advance payment.

PRO must receive your reservation by October 17

Parking at the District Office lot (shuttle service provided from PCCD to Beginner's Inn and back). Disabled parking on a space available basis on Laney's campus.

which you can either walk or be shuttled to the Beginner's Inn. For those with parking placards for the disabled, you may park in available spaces for the disabled on Laney's campus.

The business meeting will include election of PRO Board members. PRO officers will sponsor a slate of candidates for board positions, but nominations may also come from the floor.

We hope all PRO members will attend both the luncheon and the meeting, but if you prefer, you may attend only the luncheon or only the meeting. (There will be no charge if you attend only the meeting.)

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THE KAISER REIMBURSEMENT FORM: SOME QUESTIONS AND ANSWERS

by Shirley Nedham, PRO Board Member

PCCD is using a new reimbursement form for Kaiser members.

Q: Will the same "new" reimbursement form that retirees received in June be used for the next reporting period?

A: Yes. Each patient needs to fill out a separate form.

Q: Will the District mail out fresh copies of the form?

A: No. At this time the District has no plans to do so.

Q: How can retirees get copies of the form if they have not already made copies?

A: There are several ways:

1. By going to the PRO website: <http://www.peraltaretirees.org>. You can access the form from the Home Page or from the Resources Page of the site. You will need Adobe Acrobat Reader on your computer to open or print the form.
2. By going to the PCCD website: <http://www.peralta.cc.ca.us/apps/docs.asp?Q=25>. The form is one of the ones on the "Content" list. Currently you need MS Excel in order to download or print the form.
3. By calling Jennifer Seibert (510-587-7838) and requesting that a copy be sent to you. Be sure to give her your address.

Q: When should the forms be submitted to Peralta?

A: Submit the forms as early as possible. Because PCCD closes down for holidays in November and

December, try to submit your forms before Thanksgiving.

Q: In filling out the form, what should retirees circle as their Union Affiliation?

A: Most retirees are no longer paying union dues, so the affiliation is "not applicable."

Q: In filling out the chart, what should retirees write in the first column if they are requesting reimbursement for prescriptions?

A: Write "Presc" or "RX" for each individual prescription. If you have four prescriptions, use four lines. You no longer need to write the prescription numbers. Those numbers appear on your receipts.

Q: What kind of receipt does PCCD need?

A: The District needs an itemized receipt that shows the prescription number (RX) for each prescription and the medical record number (MR) for the patient for whom that prescription is filled. At some Kaiser facilities, the pharmacy bundles together several prescriptions, printing only the total. This total might cover not only several prescriptions but also more than one patient. *If your receipt covers several prescriptions and states only the total cost without itemization, ask Kaiser for an itemized receipt.*

Q: Where should the reimbursement forms be sent?

A: Send the completed forms and the receipts to:

The Benefits Office
Peralta Community College District
333 East 8th Street
Oakland, CA 94606.

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MEMBERSHIP RENEWAL

We are also starting our drive for membership renewal. Currently PRO is 300 members strong, and we add to that total weekly. Our strength comes from our numbers, so we are hoping all of you will renew your membership promptly for 2006. Annual dues are \$20. You can mail your check to PRO's address, or you can write a check at the membership meeting. Better yet, you can make out one check for \$30 that will cover both the luncheon and 2006 dues.

If you know Peralta retirees who are not currently members of PRO (i.e. haven't paid dues), please encourage them to join. They can find an application on our website (www.peraltaretirees.org) or they can send a check for \$20 to the PRO address (see the box at the right).

I hope to see you all on November 3.

IT'S TIME TO RENEW YOUR MEMBERSHIP

Please pay your 2006 dues to renew your PRO membership now!

Annual dues are \$20

Checks should be mailed to:

**PRO
PO Box 1951
El Cerrito, CA 94530**

Membership renewal checks may be combined with luncheon reservation payments (see Page 3).

B- FOR CORESOURCE IN HANDLING COMPLEX EMERGENCY CLAIM

by Bruce Jacobs, PRO VP

Last May, while visiting family in upstate New York I had a medical emergency. In the emergency room at a nearby hospital I was told I needed to have surgery immediately. The operation was done the next day. When I returned to California I had surgical follow-up and physical therapy. Since the hospitalization resulted from an emergency, I could not investigate the network status of the hospital or the practitioners who treated me. However, they accepted my CoreSource card and I was not asked to make any co-payments.

After my return to California, the bills started arriving, followed by the Explanation of Benefits (EOBs) from CoreSource. None of the providers who treated me (surgeon, anesthesiologist, X-ray, etc.) were in the network. In some cases CoreSource paid 100% of the customary and usual fee, which actually paid the practitioner in full. In other cases, they paid the practitioner 80% of customary and usual indicating that I was responsible for the other 20%. When the fee was more than 100% of customary and usual I was also responsible for the overage. I thought the emergency benefit states that CoreSource is responsible for 100% of the provider's fee, regardless of whether the provider is in the network and regardless of what is usual and customary.

When I called CoreSource, their customer service people were extremely helpful, knowledgeable and pleasant. They agreed to have the 80% payment paid at 100% of customary and usual since it was the result of an emergency. However, the representative indicated that CoreSource would not pay more than 100% of customary and usual and referred me to the SPD—the agreement which defines the benefits—which did indeed indicate that emergencies were to be paid at 100% of customary and usual. This conflicts with the PFT contract, which says that in emergencies the insurance should pay 100% of the provider's fee.

Next I went to the District with copies of the EOBs and the outstanding bills and asked them to direct CoreSource to pay the balances. In some cases, they did so. In one case they asked me to call the provider and ask if he would accept 100% of customary and usual or, if not, to provide some documentation to justify the higher fee. The provider did agree to accept CoreSource's payment as payment in full. The District did not acknowledge that it was responsible for anything beyond 100% of customary and usual, but since the provider agreed to accept that, the issue remains unresolved.

In the end the bills were all paid, but it took a lot of dili-

gence and follow-up on my part to insure that everything was handled correctly.

LESSONS LEARNED

- It is crucial to pay careful attention to all EOBs. CoreSource made an error either in the appropriate payment or in whether a provider was in or out of the network about 50% of the time. If you are very ill or if you are involved in an emergency situation and you are unable to focus on the myriad of EOBs as they come in, you should have someone who is familiar with your benefits take on the task of monitoring the EOBs, and calling CoreSource to correct errors.
- Keep all EOBs and invoices from doctors in one place. Date all documents when you receive them. If you or a support person communicates with CoreSource or the District, keep written logs of all the interactions including the date, the person spoken with, and the outcome. Never give original documents to anyone. Make copies if someone wants to see a document to resolve a problem and keep the original yourself.
- If your claims are from an emergency, be sure that your provider either accepts 100% of customary and usual or contact Jennifer Seibert, PCCD Benefits Coordinator, to let her know that you expect the District to pay any balance. Before contacting the District, check with the provider to ask if he will write off the balance.



PRO Luncheon Reservation Form

The luncheon will be Cajun-Creole style (lightly spiced). Please indicate your preference from the following menu choices:

Gumbo Chicken Vegetarian

How many in your party? _____

Name _____
(Please Print)

Please mail this coupon with your check for \$10 per person (add \$20 if you are renewing your membership) to:

PRO
Box 1951
El Cerrito, CA 94530

Reservations must be received by October 17. You cannot attend the luncheon without advance payment.

Service Committee Initiates Two Programs

Volunteer Tutors Wanted

The Fall semester has begun and many Peralta students need tutoring assistance. Retirees would be a very welcome tutoring resource. If you would like to help a student achieve academic success and have any time to volunteer your services, you can e-mail Sondra Neiman, at smneiman@earthlink.net for additional information. Please let her know which campus you would prefer to be at, and what subjects you would be willing to tutor. There's a student out there waiting to work with you!

Book Donations Needed

The Peralta College Libraries welcome donations of recent books and magazines. This is especially true at a time of shrinking library budgets. PRO encourages its members to bring donations to the Nov.3 membership meeting, at the PCCD office, following our annual luncheon. The PRO Service Committee has organized this activity and will have boxes ready to receive your donations and has arranged for their delivery to the campus of your choice.

The college librarians request recent books (preferably published within the last two years), primarily in curriculum areas, such as history, humanities, art, math, very recent computer books, etc. Some novels would also be welcomed as well as magazines (e.g. *Scientific American*, *National Geographic*, *Smithsonian*, and those related to subjects such as science, health, and computers). Bring a few or a lot, but only what is relevant to the expressed need of the libraries, please. Any questions or further information can be directed to Sondra Neiman, at smneiman@earthlink.net.

Check Out the PRO Web Site

<http://www.peraltaretirees.org>

- Links to Resources for Retirees
- Past PRO Newsletters
- PRO Member Directory
- Minutes of PRO Board Meetings
- ...and lots more

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