



The Peralta Retiree

April-June 2008

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<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

HEALTH BENEFIT BONDS RIDING OUT ECONOMIC STORM

In these bleak recessionary days for the U.S. economy, there is a small ray of light for us Peralta retirees. The income from the bonds established to finance our lifetime medical benefits remains strong and steady. You will recall that Peralta CFO Tom Smith set up the bond program to guarantee funding for our benefits. According to Smith, the bonds have realized a total gain of about \$12 million, about eight percent. Not bad for these troubled times.

Planning for the long term, Smith factored in the kind of bear market we are currently experiencing permitting the bond funds to smooth out some of the steeper declines the market experiences. He recently led a Peralta delegation to New York to consult with Peralta's financial partners in the bond investment, Goldman Sachs, Lehman Brothers, and Morgan Stanley. They predict a mild recession that will last through most of 2009 with no significant inflation.

More threatening is their outlook that California's real estate market will continue to plunge resulting in a significant reduction in property taxes, meaning the state will have less revenue, and Peralta's allocation (along with every other state supported institution) will continue to be cut. But even in projected lean times for Peralta, the bond income for retirees' health benefits cannot be allocated for anything but retirees' benefits, so breathe easily for now. Our health benefits are safe for the immediate future.

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Join Your Fellow Retirees
at the

PRO Day at the A's



Thursday, May 29

**Game Starts at 12:35 PM
at the
McAfee Coliseum
in Oakland**

See details on page 3

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PRO EVENTS

On March 28, about 40 PRO members, friends, and family had a rollicking good time at the Altarena Playhouse production of *Chicago* in Alameda. *Chicago's* blend of sex, murder and corruption embedded in a memorably lively and witty musical score might not win the hearts of the religious right, but we had great fun enjoying the talented cast that never let the energy lag for a moment. All that for fifteen bucks. If you weren't there, you can still get in on upcoming PRO events: an A's game on Thursday May 29, the annual picnic scheduled for August 14, and Gilbert and Sullivan's *The Pirates of Penzance* at Woodminster on September 5 (see inside for preliminary details).



PCCD Settles Lawsuit Over Immunization Reimbursement

By Bruce Jacobs

In December 2006, prior to a trip to Mexico my wife received an immunization on the recommendation of her physician. CoreSource refused to pay for the immunization saying that immunizations are covered only as routine care which is subject to a \$250 annual limit. My wife had had a prior medical exam which CoreSource had considered routine and for which they had already paid the annual maximum of \$250.

We appealed the decision not to pay for the immunization on the basis that Blue Cross had covered immunizations separately from the routine care limits. We produced a 2005 letter from Trudi Largent, then PCCD's Vice-Chancellor for Human Relations, to Michael Mills, then President of the PFT, which specifically says that immunizations had been covered by Blue Cross without regard to the \$250 routine care limit. The District denied that the letter was relevant to pre-July 1, 2004, retirees although they had agreed in 2005 to change the Summary Plan Description for active employees and post-July 1, 2004, retirees to conform with the information in the Largent letter.

PCCD Benefits Coordinator Jennifer Seibert insisted that the District would pay for the immunization only if we could produce a copy of an Explanation of Benefits (EOB) from Blue Cross showing they had paid more than \$250 for an immunization. Although several retirees with whom we spoke said that they remembered Blue Cross making such payments no-one had saved a copy of a relevant EOB.

I filed suit in small claims court at the end of January expecting that the Trudi Largent letter and the testimony of retirees would convince the court to order Peralta to pay. A trial date was set by the court for May 5. In early March Peralta sent me a letter indicating that the original classification of a routine care visit for my wife which had used up her \$250 allowance was in fact mistakenly consid-

(Continued on page 6)

PRO Goes to the Ball Game

The Oakland A's

VS.

The Toronto Blue Jays



Join your fellow retirees for an afternoon of exciting baseball. Watch the Oakland A's take on the Toronto Blue Jays from plaza level seats just beyond third base.

Ticket orders must be received by Tuesday, May 13.

Parking at the Coliseum is \$15. PRO recommends carpooling or using BART. If you need a ride or can give a ride to a fellow retiree let us know on your ticket order form.

Thursday, May 29

12:35 PM

**McAfee Coliseum
In Oakland**

\$22

**Ticket orders must be received by
Tuesday, May 13**

✂

To order tickets, complete the form and mail with your check before Tuesday, May 13 to: PRO, Box 1951, El Cerrito, CA 94530

Name _____

Address _____

Telephone _____

Email _____

_____ Tickets @ \$22 = \$ _____

I can drive other people. How many? _____

I need a ride.

Tickets will be mailed approximately two weeks prior to the game.

New Study Shows Most Doctors Support National Health Insurance

This article appeared in a web alert of the Physicians for a National Health Program. It is reprinted here with their kind permission.

Reflecting a shift in thinking over the past five years among U.S. physicians, a new study shows a solid majority of doctors - 59 percent - now supports national health insurance.

Such plans typically involve a single, federally administered social insurance fund that guarantees health care coverage for everyone, much like Medicare currently does for seniors. The plans typically eliminate or substantially reduce the role of private insurance companies in the health care financing system, but still allow patients to go the doctors of their choice.

A study published in today's *Annals of Internal Medicine*, a leading medical journal, reports that a survey conducted last year of 2,193 physicians across the United States showed 59 percent of them "support government legislation to establish national health insurance," while 32 percent oppose it and 9 percent are neutral.

The findings reflect a leap of 10 percentage points in physician support for national health insurance (NHI) since 2002, when a similar survey was conducted. At that time, 49 percent of all physician respondents said they supported NHI and 40 percent opposed it.

Support among doctors for NHI has increased across almost all medical specialties, said Dr. Ronald T. Ackermann, associate director of the Center for Health Policy and Professionalism Research at Indiana University's School of Medicine and co-author of the study.

"Across the board, more physicians feel that our fragmented and for-profit insurance system is obstructing good patient care, and a majority now support national insurance as the remedy," he said.

Support for NHI is particularly strong among psychiatrists (83 percent), pediatric sub-specialists (71

percent), emergency medicine physicians (69 percent), general pediatricians (65 percent), general internists (64 percent) and family physicians (60 percent). Fifty-five percent of general surgeons support NHI, roughly doubling their level of support since 2002.

Doctors have often expressed concern about lack of patient access to care due to rising costs and patients' insufficient levels of insurance. An estimated 47 million Americans currently lack health insurance coverage and another 50 million are believed to be underinsured. At the same time, health care costs in the United States are rising at the rate of about 7 percent a year, twice the rate of inflation.

The health care issue continues to rank high among voter concerns in the 2008 elections, placing third in a recent poll after the economy and Iraq.

The current study by the Indiana University researchers is the largest survey ever conducted among doctors on the issue of health care financing reform. It is based on a random sampling of names obtained from the American Medical Association's master list of physicians throughout the country.

In addition to measuring attitudes toward NHI, the survey also asked doctors about their views about "more incremental reform," often interpreted as state- or federal-based programs requiring or "mandating" that consumers buy health insurance from private insurance companies, legislative measures providing tax incentives to businesses to provide coverage for their employees, or similar steps.

Fewer physicians (55%) were in support of "incremental" reform. Moreover, virtually all those opposed to national health insurance also opposed incremental reform to improve access to care. In fact, only 14% of physicians overall oppose national health insurance but support more incremental reforms. Ironically, many medical organizations and

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Save The Dates...

PRO's 4th Annual Summer Picnic will again be at the Huckleberry Picnic Area of beautiful Robert's Regional Recreation Area in Redwood Regional Park.



Thursday, August 14

PRO's night at Woodminster this year will be the opening night of *The Pirates of Penzance* by Gilbert and Sullivan. Tickets will be substantially discounted and we will picnic together before the show.



Friday, September 5

Juanita Peterson Retires As PRO Secretary, Ann Whitehead Appointed As Successor

by Jerry Herman

One of PRO's founding mothers, Juanita Peterson, has stepped down as PRO secretary. Juanita has been secretary since PRO was formed three years ago. After a long, distinguished career teaching math at Laney and College of Alameda, Juanita became active in organizing the retirees' group and was elected secretary. She brought commitment and professionalism to her duties, and she also brought cookies to every board meeting. More important, Juanita's warmth and sincerity make it a pleasure to be in her company. The PRO Board and membership offer Juanita our deepest gratitude for her service.

Ann Whitehead, whose appointment was approved by the board at the April 2 meeting, will fill the secretary's position. Ann's thirty-year Peralta career was spent as a librarian at College of Alameda, then at Merritt, where she was an assistant dean in her final year before retiring in 1999. Ann has been working part time as an archivist of the PFT, and she brings considerable organizational skills to the secretarial position. We look forward to having her on the PRO Board.



Juanita Peterson leaving as PRO Board Secretary



Ann Whitehead taking over the Secretary position

IN MEMORIAM

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

Ellen Gomez

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

LETTERS TO THE EDITOR

RE: ELLEN GOMEZ'S PASSING

To the Editor:

Dear Retired Colleagues,

My dear friend, retired ESL instructor Ellen Gomez, passed away in the company of her children at her home in Alameda on Saturday, March 1.

Ellen started her teaching career in ESL at Oakland Technical High School and later taught at Laney's old campus on Tenth Street in Oakland. She moved on to the East Bay Skills Center and Peralta Colleges Refugee and Immigrant Program in the early 80's and, after that, taught at the Fruitvale Center and then Merritt College. Before retiring in 2005, she had worked as a full-time ESL teacher at Laney for ten years, but she had been an employee of the District for nearly 30.

Ellen was one of the few intrinsically good people that I have ever known, a person who, several years ago when a young teacher was in an accident, went by his apartment for weeks to bring him food and do his laundry. The remarkable thing was that he was not even a particularly close friend — just a fellow human being in need.

Ellen had her share of adversity in life. She lost a son when he was sixteen, and she nursed her husband, her mother, and her brother as each, in turn, met death through lingering illnesses. She would go out of her way to help anyone, including needy students, and, of course, helpless animals. Even her dog Millie, who kept steady watch at Ellen's bedside during her final weeks, had been a stray that she found on the street and nursed to health.

Losing Ellen has been extremely painful for us at Laney, but we realize that, in the bigger picture, knowing her has been a great gift.

Kind regards,
Rick Robinson,
ESL Instructor, Laney

RE: CHICAGO

To the Editor:

On Friday evening, March 28th, I was one of the fortunate theater goers to be charmed by the production of "Chicago", produced at the Altarena Playhouse, in Alameda. This PRO social event was extremely successful. Over 40 tickets were sold and everyone I spoke to, during intermission and after the show, said how much they were enjoying themselves and what a good choice PRO had made. The theater is quite an intimate space so the audience has the sense of being part of the show. The cast was solidly professional, talented and energetic. There was a small band that played the musical numbers in a rousing and infectious style. The singing and dancing of the cast was very impressive. Indeed, one could borrow from two of the most memorable songs and say, we were all "razzle-dazzled" by "Chicago" and "all that jazz".

Sondra Neiman

(Lawsuit Continued from page 2)

ered "routine." They said they were reprocessing that claim and paying for it under another provision of the SPD. As a result they indicated that they were paying for the immunization because it now fell into the \$250 limit. A check was enclosed for the disputed amount.

As a result of the District's action I was forced to withdraw the lawsuit since I did not suffer any actual loss. The question of whether the District should be covering immunizations continues to be unresolved. Any retiree who has had partial or full coverage denied for an immunization should contact me by email (bfjacobs@covad.net) if they wish to pursue trying to recover the unpaid amount.

Contribute To The Pro Scholarship Fund By Honoring Or Memorializing A Friend Or Loved One

✂

.....

Yes, I want to support the PRO Scholarship Fund with a contribution.
(Please print)

In honor of: _____

On the occasion of: _____

In memory of: _____

Please send acknowledgement card to:

Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Contributor's Name: _____

Contributor's Address: _____

City: _____ **State:** _____ **Zip:** _____

Make check payable to: **The Peralta Foundation—PRO**
Send to: PRO, PO Box 1951, El Cerrito, CA 94530

.....

Contributions Received for the PRO Scholarship Fund

In memory of	Contributor
Bernard Karne	Mary Karne
Ted Kowalski	Robert Johnson
Eve Wallenstein	Charles Ford
In honor of	Contributor
Dan Rosen	Ronald Felzer

This issue of The Peralta Retiree is the final issue that will be mailed to retirees who have not paid dues for 2008. Dues are \$20 annually, \$55 for three years, \$80 for five years and \$250 for a lifetime membership. Your membership expiration date appears on the mailing label for the newsletter. To pay dues, mail a check made out to PRO to: PRO, PO Box 1951, El Cerrito, CA 94530.

(National Health Insurance Continued from page 4)
most politicians have endorsed only incremental changes.

Dr. Aaron E. Carroll, Director of Indiana University's Center for Health Policy and Professionalism Research and lead author of the study, commented: "Many claim to speak for physicians and reflect their views. We asked doctors directly and found that, contrary to conventional wisdom, most doctors support the government creating national health insurance."

Other signs indicate that attitudes among doctors are changing. The nation's largest medical specialty group, the 124,000-member American College of Physicians, endorsed a single-payer national health insurance program for the first time in December.

Physicians for a National Health Program, a membership organization of over 15,000 physicians, supports a single-payer national health insurance and has chapters across the United States. To contact a physician-spokesperson in your area, contact info@pnhp.org.

MEDICARE REIMBURSEMENTS

by Shirley Timm

By now, those of you who are entitled to Medicare reimbursements for the first quarter of 2008 should have received either a check or direct deposit of the funds from Pension Dynamics. If you haven't, now is the time to contact them. Their policy is to do the direct deposits first and then prepare checks for mailing. As a result, those individuals with direct deposit had their refunds on March 28, while those receiving checks got them as late as April 5.

In the past, Pension Dynamics has gotten checks out before the last day of each quarter, but there is always some delay in compiling how much to send to each individual for the first quarter which results in the possibility of checks being sent late.

Therefore, using the direct deposit service makes sense for those who prefer to have the reimbursement as early as possible or who wish to avoid making a trip to the bank to deposit the check. To arrange for direct deposit, contact Pension Dynamics at 925-956-0514 to obtain a Direct Deposit Authorization form. Complete the form, attach a "voided" check and submit it to Pension Dynamics. Complete instructions are on the form.

PRO Membership Cards Coming in May

PRO will be issuing membership cards to all retirees who are current with their dues payments. The cards are in the process of being prepared now and should be mailed out sometime in May. Each card will include the retiree's name and the date that his/her PRO membership expires.



Sample of PRO Membership Card

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