



From the President...

By Debby Weintraub, PRO President

On Dec. 17, the PRO Board held a special meeting because we felt PRO had come to a crossroads and we were not sure how to proceed. Our finances have been stable, no growth, but no significant losses either. However, we did have to decrease the amount of our annual scholarships from \$1,500 per student to \$750.00 due to fewer contributions. Our biggest loss is in membership and in retirees willing to serve on the PRO Board or participate in other PRO activities, be it serving on committees, or attending social gatherings.



We met to share ideas, thoughts and to set a path forward that was hopeful, but realistic.

We talked about why and how we came to join PRO which helped us focus on possible priorities for the organization which also served to remind us all why PRO is important to maintain.

We concurred that:

- A. Protecting our lifetime benefits was core to PRO; having a viable organization gave us power and access to information we would not have as individuals.
- B. PRO's social gatherings were important in maintaining friendships we had developed over the years working at Peralta and was something unique that PRO offered.
- C. Distributing PRO scholarships to PCCD students was very meaningful to us and kept important ties to the larger PCCD community
- D. Our newsletter was an important and useful tool for communication among Peralta retirees.

Our newsletter this time contains mostly comments by our Board members, telling you, the members, why PRO matters to them. We hope these brief stories will inspire you, remind you of why you decided to become a member upon retirement and perhaps cause you to become a more active participant and encourage other retirees to become involved.

We all acknowledged that the lifetime benefits we earned while working at PCCD were invaluable and enhanced our retirement enormously. We felt indebted to unions and other activists who initially bargained for our lifetime benefits and who fought to maintain them for everyone for as long as possible. We know PRO's existence and watchdog functions are fundamental to maintaining our lifetime benefits. We are also well aware that many of our former colleagues will not have the security of lifetime health benefits and this separates us from a large portion of future retirees. This fact limits our potential for growth to a finite set of retirees going forward.

What can we do to increase both our membership among current and future retirees and how might we create more involvement with our current members? Some of our thoughts are listed below:

1. Give on-line (and if ever possible again- in person) workshops about how lifetime benefits work, how it coordinates with Medicare. Bruce Jacobs' workshops have been invaluable to us and worth participating in at least once if not more.
2. Continue to supplement District health care benefit information via our newsletter and through our emails to members. One example was Bruce Jacobs' Know Your SPD column in the PRO Newsletter. A suggestion about a column regarding Medicare updates could also be useful.
3. Continue to maintain our Facebook page and perhaps develop new ways to communicate electronically with members while also using traditional print methods for communication.
4. Develop a new membership category for the not yet retired PCCD employees who will be eligible for life-

(See President's Message on page 8)

**Summary Plan Description,
The Peralta District,
Medical benefits,
And you.**

PRO at the crossroads

The PRO board decided at the last meeting that all board members would write an essay describing their role in PRO and how/when they joined.

Bruce Jacobs

I have been a member and officer of PRO since it began in 2004. My commitment to the organization was based on my belief that our lifetime benefits were a crucial part of our compensation and that as a faculty member I had had the lowest salary in the Bay 10 for most, if not all, of my career at Peralta. That people in official positions at the District, whether Board or Administration, believed that the District's contractual commitment could be unilaterally altered made me feel like I had to get involved to make sure that I and other Peralta colleagues got the retirement benefits that we had been promised during our careers, what in effect was deferred compensation.

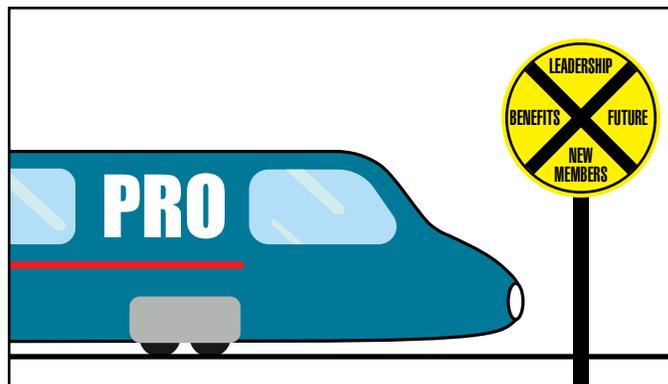


I have had many roles in PRO over the years since it was founded. I brought “techie” skills to the Board so started as newsletter editor and webmaster. I designed and then maintained PRO's website since the beginning and continue to do so. I also designed, wrote for, and edited the newsletter until 2018. I started

and am responsible for the email list as well. I became vice-president of the organization in 2006.

I also became very interested in the details about medical benefits, both Medicare's and Peralta's medical coverage. I made an effort to learn as much as I could about each system and how they worked together. This led to two pieces of work that have occupied much of my energy: making sure that the switch from Blue Cross to CoreSource (now Trustmark) kept all our benefits intact (*see my article about the SPD*), and the design and annual delivery of a workshop for prospective retirees about how Medicare meshed with Peralta's benefits. The pandemic has meant that we had to suspend presenting the workshop in 2020 and 2021, but plans are afoot to do it over zoom in 2022.

There is no question in my mind that for me personally, as well as for most Peralta retirees, the lifetime benefits mean a higher quality of life than we would have otherwise had in retirement. Preserving those benefits and making sure that they do not get altered continues to seem to me to be a worthy endeavor and priority for my energy. In fact,



over the years I have become a primary resource for many retirees who encounter problems related to either Medicare or Peralta benefits or have questions about those benefits.

Since I “retired” as newsletter editor I have served as Treasurer of PRO. As such I am acutely aware that our finances are somewhat precarious. We depend completely on member dues for our budget which supports publishing and mailing the newsletter, maintaining and periodically upgrading the security of our web site (as the

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The *Peralta Retiree* is published four times a year by the Peralta Retirees Organization (PRO)
Volume 18 Number 2

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rules change), and paying cost differentials for the annual meeting (subsidizing the price of the luncheon to keep it affordable, and paying for guests like the Chancellor or District trustees who choose to attend). Right now I am working on contacting everyone whose membership expired in 2020 and 2021, encouraging them to renew their membership for 2022.

Over the years PRO has played a crucial role in speaking up for retirees and making sure that the District did not choose to balance its budget by attacking our benefits. Also, I have enjoyed getting to know many people who have served on the PRO Board that I didn't know before I retired.

I certainly would encourage anyone who shares my concerns about not allowing our benefits to be altered to volunteer to work with us. There are a myriad of tasks requiring varied commitments from reading scholarship applications to serving on District committees representing retirees, to serving on the PRO Board. #



Judy Cohen

Retirement has been good. I officially retired in 2011 but continued for another three years during the difficult transition from main-frame to PeopleSoft. I think most important to enjoying retirement is having health care, and for that I am grateful to the Peralta Retirees Orga-

nization for their tireless work to assure we have excellent health coverage.

I joined PRO, read the newsletter but was not very involved until one day, maybe three years ago, when I ran into Jerry Herman and learned that the PRO Board had some members retired, and needing support. After some text-tags with Debby I joined the board as recording secretary and it was an eye-opener. The core PRO Board is very involved in assuring District trust dollars, to the best extent, are being spent as intended and not diverted. No easy feat. There are agreements with insurance carriers that cover different retirement segments depending upon the year of separation. Bruce has worked tirelessly on the SPDs. As Peralta trustees and administration change, negotiated coverage is revisited and refined. PRO is right there, sitting at meetings, making recommendations, working with Union and management; our retiree benefits are funded and sound.

The newsletter is a welcome assurance: We are here bringing good news as well as a network for retirees. So, I'm grateful. I have my family, my health, and can give back a little through PRO. Just an aside, volunteering is a gift, and I do so for other organizations. PRO is reaching out for support. Be the next generation to be of service in retirement as you were in the workplace. #

Jerry Herman



Unlike other creation stories, the birth of the Peralta Retirees Organization lacks the cosmic grandeur of the Big Bang, the ethereal beauty of Botticelli's Venus emerging voluptuously full grown from the sea on a clam shell, or the "pushed through a horn till it was born" jazzy aesthetic of the blues. No, the seeds of PRO were sown prosaically enough at Round Table Pizza in Lafayette, and I was in the room where it happened.

In those days (2004) several Peralta retirees would gather monthly at a restaurant for lunch. That spring several of us had heard rumblings about our lifetime health benefits being in trouble, so we decided to invite Mike Baldinelli, Peralta's risk manager, to bring us up to date on the status of our benefits. While we munched on our pizzas and sipped our beers, Mike was cheery and garrulous, but when he got

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Contributions Received for the PRO Scholarship Fund

Jerry Herman

In memory of Carmen Rezendes

James Mohr

In memory of Leo Goidston, Charles Ford, John Holleman, and Ernie Spirakis

Burt Dragin

In memory of Peter Hegarty and Chris Treadway

Rose Hong

In honor of the PRO Board

Helen Bersie and Chris Hadley

The donors did not name a recipient

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up to speak, his mood darkened. I'll paraphrase his message: "I know that you have lifetime health benefits and you might feel secure about them. But beware—they're coming after your benefits and if you want to keep them, you'd better organize. Form a group to represent retirees or you'll lose those benefits as sure as there's pepperoni on my pie."

All of us at Round Table that day had been long-serving Peralta employees so we didn't even have to ask who "they" were. In the perpetually financially strapped, often incompetently run, college district, the administration constantly scrounged for money wherever they could dig it up, legitimately or otherwise. Lifetime retiree health benefits represented a significant slice of district expenditures, a tempting target for any administration seeking to balance a teetering budget.

The ten or so retirees in the pizza parlor where it happened heard the clarion call and were inspired.

But before us that day stood one of their own, an insider breaking ranks because he was an honorable man being coldly candid about the vulnerability of our lifetime benefits. So for the price of a pizza and a beer (we bought Mike's lunch) we got the most valuable advice we could have: to protect your benefits organize the retirees into a unified group because as individuals you have no power. (Not long after that Mike was fired.)

The ten or so retirees in the pizza parlor where it happened heard the clarion call and were inspired. We took on tasks to nurture the little seed planted by Baldinelli. We decided to call a meeting of retirees to begin organizing a group to represent all retirees. On June 23, 2004, at the district office, more than 100 retirees showed up for that organizing meeting, an astounding turnout. The energy from that bunch of old timers—retired from their jobs but not from active lives—bristled. The message in the air seemed to be, "Isn't it great to get together and see old friends and colleagues and confront issues important to us. It's about time!"

I was asked to chair the meeting, not an easy task since ideas flew around the room so fast and furiously that at times it was a challenge to pull order out of the turmoil. But eventually a core group was formed to establish and structure the new entity which, of course, became the Peralta Retirees Organization—PRO. I was honored and flattered to be elected the first president of PRO, a position which I held for the first ten years of its existence, not exclusively because I was recognized as being so great at the job but also because no one else wanted to do it.

For me those years were rewarding, frustrating, exhilarating, and lively as PRO tackled questions regarding retiree health care, sponsored social and educational events, and awarded over \$50,000 in scholarships to deserving Peralta students. I was happy to turn the presidential reins of PRO over to Debby Weintraub in 2014, confident that she would continue to maintain PRO's exemplary service to Peralta's retirees, and she has.

At its peak enrollment PRO had 400 or so dues paying members, but we have always represented all Peralta retirees, paid up members of PRO or not. And although PRO has no official legal standing—as do the employee unions—nonetheless it is recognized by all as being the retirees' organization, a formidable adversary for anyone inclined to take us on and a willing and valuable ally to those who seek to work for our interests. Our strength lies in our unity and in our numbers, and so far, seventeen years after our birth, neither PRO nor our lifetime benefits have been significantly challenged.

I would be remiss if I didn't acknowledge the dozens of board members who served with me during my years as PRO president. I won't try to name them individually here because the list would be long and I'm afraid I'd inadvertently leave a few out, but those board members have been smart, conscientious, talented and dedicated. I've made lots of new friends and learned so much from so many on the PRO boards. It's been a privilege and a joy to serve with them. They have my deepest respect and enduring gratitude for the time and effort they have volunteered for their fellow retirees.

I'll make two exceptions to my not singling out individuals because these two are exceptional:

The pioneering work on health benefits throughout Alex Pappas' long and distinguished faculty tenure in Peralta is the rock on which PRO has been built. Simply put, without Alex's innovative thinking and action while serving as Peralta's benefits committee chair for thirty years, we wouldn't have lifetime benefits and, therefore, no need for an organization like PRO to protect them. And the quality of our lives in retirement would be much the worse without those benefits. Alex was in the room at Round Table Pizza with me in 2004 when PRO's seed was planted, was elected to the founding board and, at ninety, he's still on it continuing to work for retirees. *(See Alex's article for details.)*

Bruce Jacobs has been PRO vice president, resident techie, newsletter editor and chief trouble shooter for retiree problems - among other things - since its founding. (He has many times refused to run for president.) He has been the backbone of PRO. If I was PRO's president, Bruce has been and still is its MVP. His accomplishments during his PRO tenure are too many to list here (see Bruce's article), but trust me when I say that PRO would not be the strong, active, effective organization it is without Bruce. #



Ann Elliott

I'm a joiner and believe we're stronger when working together. As the saying goes, if you want to travel fast, travel alone. If you want to travel far, travel with others. And I know without a doubt that workers' rights can only be protected by a strong union. While actively employed, I joined the PFT

and happily paid my dues. So naturally, upon retiring in 2019, I joined PRO. I was aware and so appreciative of the critical work of PRO leadership in safe guarding our life-time benefits. Yes, we're the lucky ones who'll not be impoverished in our retirement by crushing medical expenses. We owe a debt of gratitude to PRO leadership—especially Bruce Jacobs—for monitoring the quality of our benefits, educating us about how to access these benefits and how to claim all we are due from these benefits.

My fellow board members' statements establish a historical record of this organization's hard fight to establish and secure the lifetime benefits retirees had been promised by the District and elucidate PRO's current shaky situation. These statements also enumerate the ways retirees contribute to the District, such as by serving on committees and contributing generously to scholarships for students, and they also suggest how PRO can continue to be a strong organization supporting all of us. In addition, PRO hosts social gatherings both in person and online, helping us to stay in touch with one another. Only strong participation can sustain all this.

I'd been sitting on the sidelines since 2019, having promised myself to volunteer for nothing during my first year of retirement. In fall 2020, Debby Weintraub emailed to ask if I'd consider editing the PRO Newsletter. This invitation was timely and interesting. I thought working on the newsletter and joining the PRO board would be a way to reconnect with friends and colleagues I'd worked with for almost 30 years and, perhaps, even meet new people. I've enjoyed how the Newsletter lets us catch a glimpse of colleagues' activities and engagements in their post-Peralta years while keeping us informed about issues critical to our benefits, the stability of PCCD, Medicare, and other topics relevant to the times we're living through now.

I'd love to see a "My Turn" column in the Newsletter, where people could share their perspectives, much as Debby does so beautifully in her president's column and Mario Rivas in his reflections on the possibilities of retirement and Alex Pappas' in his story of reuniting with his wife after more than a year of forced separation and spending his days on a lake in Turkey, in what he describes as a his "luxury" pandemic prison.

In August 2021 PRO held its annual picnic—my first—in beautiful Redwood Park where I enjoyed meeting up with colleagues in person, forgetting for a moment how the pandemic keeps us all so separated. It was fun to chat with Judy Thomas from Merritt Landscape about what's eating my Cypress trees, catch up with Helene Maxwell on her kitchen remodel, exchange book recommendations with Angelita Finlayson, and be able to thank Sue Chin face-to-face for her work on the PRO data base and for the delicious cookies she was passing round. Also there were Burt Dragin, Marge Maloney, Nancy Rivers, Stan Peters, Tom Thurman, Debra Weintraub, Jerry Herman, Odell Johnson, and James Menifee. Soon PRO will be organizing the membership luncheon, and I hope many of you will come. In solidarity. #

Burt Dragin

“Picture this,” as Sophia Petrillo of *The Golden Girls* used to say. “In one corner, Mike Tyson. In the other corner, Elmer Fudd.” That bit of dialog is my fantasy for the day. But who would you bet on? It's one of the closest bets to a sure thing you'll ever get.



But here's another one. Join PRO.

Wager: \$20 a year (dues)

Payoff: As a retiree, you won't have to depend on the noble goodwill of the Peralta Administration to be sure you're financially cared for. You'll have the invaluable PRO leadership “in your corner.” PRO has always represented Peralta retirees, paid up PRO members or not. As past PRO President Jerry Herman notes in his essay... “PRO has no official legal standing—as do the employee unions—nonetheless it is recognized by all as being the retirees' organization, a formidable adversary for anyone inclined to take us on and a willing and valuable ally to those who seek to work for our interests.”

Mike Tyson couldn't have said it better.

My own entrance into PRO was not based on the invaluable benefits offered to me. In fact, I was so oblivious to PRO's work I assumed that SPD was a type of below-the-belt disease. No, I was one of those PRO members recruited by Jerry Herman. My role would be editor of the PRO Newsletter. It's a thrilling volunteer position for one who loves working on a publication (which I did at Laney College as faculty advisor of *The Tower* for many years). I retired in 2018.

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As PRO Newsletter editor I am on the PRO Board, a chance to work with some very talented and devoted retirees. And editing PRO Newsletter copy I can't help but learn the details of all the PRO news. BTW, SPD is Summary Plan Description, an innocent sounding acronym but one that could—without PRO—revoke your retirement benefits before you knew they were gone. (See Bruce Jacobs' article, "The saga of getting to an SPD we can all agree on," page 9.)

Time to place your bet. #



Karen Anderson

I joined PRO at the suggestion of another Confidential retiree who informed me that PRO needed more Classified and Confidential representation on the board. Even though I had been employed in Personnel and the Benefits Office, I had no knowledge of the history or operations of

PRO. Composed of a few dedicated retirees willing to read between the lines of proposed changes to our benefits, the PRO Board has been responsible for the oversight of the lifetime benefits for Peralta retirees hired before July 2004. These benefits have been hard won and work so seamlessly that many of us take them for granted until members of other benefit plans ask, "How were you able to get that?" With our recent pandemic, attention has become focused on senior health issues and pre-existing conditions. It is due to the pre-planning work of PRO that the stress of decision-making was reduced amidst the chaos. At this most need time I invite all Peralta pre 7/2004 retired/retiring Confidentials and Classified employees to join PRO to insure continued lifetime benefits.

Alex Pappas

At the last PRO Board meeting the board decided that all board members write an article describing their role in PRO and how/when they joined. Well, that takes me back 60 years starting at age 30 and still in process at age 90.

My history with Oakland City College (Merritt Campus) and Peralta started in 1956 because of a phone call. It was Jim Uren, head of the Oakland Association of Insurance Agents. He asked me to teach a life insurance industry educational program call LUTC (Life Underwriters

Training Course). It was to be offered by Merritt Campus. Teaching this course bonded me to Merritt in the process. That started a 50- plus- year relationship. Fulltime to 1993 and then part time to 2008.

Soon after I was hired, I met Tom Trent, a member of the counseling department. He had sought me out when he learned I had insurance experience. He shared some literature about a group life insurance program being offered by Occidental Life Insurance Company. It was a very good low-cost program, but to implement it, we would need twenty-five or more teachers to enroll and pay their own premiums. Importantly, we could be insured even with pre-existing conditions. Tom and I "sold" it to the faculty for Occidental. *Most importantly, that program raised our fringe benefits consciousness. We had medical, so why not group life insurance paid by the District? How about dental? Lifetime medical?* Over the years, we negotiated both life and dental but failed to get group long-term disability income coverage. ARE YOU TALKING ABOUT OCCIDENTAL OR PERALTA DISTRICT?

Early on as I helped the newly formed unions fight for lifetime health benefits, I realized that the District negotiators were technically ignorant about insurance and glad to hear what I would recommend, especially when I reminded them that they too would get the same benefit increases as faculty and staff. It was a strange situation since I was also representing District administrators because their benefits were tied to ours. I had their trust.



Financially, it was relatively easy to negotiate health benefits in those early years. Medical and hospital fees were much lower; community hospitals were the rule instead of the high pricing oligopolistic hospital chains of today. *Our guiding negotiation principle was to get and never give up our lifetime medical benefits even if it meant smaller salary increases over the years*

In the 1980's the District was going downhill financially for various reasons that included a growing problem with respect to the lifetime medical benefits.

The integration of our lifetime medical benefits with Medicare was an important step in their financial stabilization. In 2001-2002 Ned Pearlstein and I virtually twisted the District representative's arm to get him to realize what a monumental cost savings it would be for Peralta to have eligible retirees sign up for Medicare. In the two years prior to the 2004 contract, employees were encouraged to enroll in Medi-

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care at District expense. After the 2004-2007 contract they were required to enroll in order to keep their lifetime benefits.

Between the year I retired (1993) and the creation of PRO (2004) there was no organization to represent retired staff. During that time, I did my best, but was starting to experience burnout working alone. I am so grateful for Bruce Jacobs' help during this time. Bruce was chief negotiator for the PFT in 2002 and 2003. In 2004 he joined PRO and our negotiation committee, taking the lead monitoring how the District was administering our benefits. Erosive interpretations of what was and was not covered were often an issue. Bruce's incredible work in developing the Summary Plan Description (SPD) of our benefits was and is of great importance in protecting our benefits. Bruce has done many other things in serving us for 30+ years, which included president of the PFT in 1989 and PRO's vice president since its founding.

PRO was established in 2004 by a small group of faculty and staff, from all the colleges, at Round Table Pizza Parlor in Lafayette. Prior to that, it had been meeting monthly as a luncheon social group. What initiated the creation of PRO was, ironically, Mike Baldinelli, a District administrator. Mike was invited to the luncheon because there were rumors that the district would try to restrict lifetime benefits. Mike verified the rumors. He said that indeed the District had intentions to erode our lifetime benefits. I was saddened by this news but not surprised. Mike urged us to form a protective organization. We decided then and there to establish PRO. Finally, a support organization for retirees! I was both delighted and relieved. Shirley Timm volunteered to be interim treasure. We agreed the annual dues to be \$20 and we all paid our dues to Shirley on the spot. Later, at a general meeting of retirees, Jerry Herman was elected as our first PRO president, a role he served outstandingly for ten years. Jerry is still a member of the Board. Currently Debby Weintraub is president, who is doing an outstanding job. At that time, I was also honored to be elected to the first PRO board.

Over the years, we accepted lower pay raises in order to maintain and keep our lifetime benefits. You paid in full for your lifetime benefits! You deserve them.

It is vital for the survival of our lifetime benefits that more PRO members become active to help protect our lifetime health care benefits. I urge you to step forward now to be active in PRO, especially joining the board of directors. It is vital for new blood to be engaged in protecting in the long term our remarkably generous benefits. Very few other community college retirees have the great benefits that we have. They are not to be taken for granted.

It has been an honor for me to have been a member of the PRO board the past 17 plus years. #



Stan Peters

Interview by Ann Elliott

PRO finds itself in a critical situation, which requires that we make a positive move because the group of people who have done all of the foundational work are getting on in age. The number on

When Kaiser tried to take over the Laney football fields and destroy the educational environment, we organized and beat the hell out of them. As a coach, I know you never win a game without a detailed plan. We've got to stay on top of this to safe guard lifetime benefits.

My plan would be to recruit one or two people at each of the colleges, those near to retirement and eligible for life-time benefits, who would be familiar with people at their college nearing retirement and also eligible for lifetime benefits. The idea would be that these one or two recruits would talk to people, explain PRO's hard fight to obtain these benefits, the current status of lifetime benefits, and the importance of monitoring actions at the District that could negatively impact these benefits. We could develop a brochure addressing these issues that could be handed out to people or sent to their homes. We also need to focus our financial resources on keeping PRO strong and not expend our resources in other ways. #

Debby Weintraub

I have been connected to the Peralta Community Colleges in some way for well over half my life, and as I advance in years, my time with PCCD is stretching out to be most of my life. In addition, my father was a community college teacher in East Los Angeles and a union activist for the California Federation of Teachers, so I guess my involvement with community colleges goes back for my entire life.



In regard to Peralta, I have been a student, a tutor, a part-time teacher, a full-time teacher in the English Department at Laney as well as department chair, president of

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Peralta Federation of Teachers and have served on multiple District- wide committees pre-and post-retirement. So, it didn't take a lot of arm-twisting for Jerry Herman to get me to join the PRO Board shortly after I retired in 2012, but it definitely took more effort on his part to convince me to run for president of PRO when he was ready to step down after ten years.

As you can tell, I have a tendency to agree to participate in groups. I agree because I was brought up, as many of you were, to believe that it was a person's responsibility to not just look out for oneself, but to do my part in my community—all my communities, from family, to work, to my neighborhood, state, country, and even globally. I believe, too, in the concept of strength in numbers. Individuals can get stuff done, but usually not as effectively as groups. Our marvelous lifetime benefits would not be ours if we did not have unions that fought for them, and an organization like PRO to continue to be a watchdog over our retirement benefits.

I give a few hours a month to PRO in my capacity as PRO president because I deeply appreciate my lifetime benefits. That is the primary reason I joined PRO and I think PRO's main function is to be a force in ensuring that we keep our earned retirement benefits. I have also enjoyed the friendships and the gatherings PRO provides and I like being part of an organization that reaches back to help the students we once served by having an active scholarship program. PRO has members on the Retirement Board, the District Benefits Committee and keeps in close touch with the PFT, so we can be up to date on issues concerning our lifetime benefits. We produce an excellent newsletter that's informative and keeps Peralta retirees connected. PRO does good work!

I would like to see PRO continue. In fact, I think it is necessary if we are to maintain our full complement of post retirement benefits. But like many of you I have lots of things I think are important beyond my health benefits. So, I wonder what will happen to PRO because I have served on the Board for close to ten years and I am ready to change my involvement. I know I need to do what Jerry did—find others to take my place so PRO continues.

Finally, I also want to take this moment to thank all of you that currently do or have served on the board, volunteered for committees and/or support PRO financially because all of that is vital. I am proud and thankful to be connected with all of you. You are the lifeblood of the organization. #

President's Message

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time benefits when they do retire.

5. Follow up more rigorously with the District's commitment to PRO to give us the names of all retirees every year so we can contact newly retired folks quickly.
6. Develop a letter and PRO membership form to be inserted into a packet of important information for any individual retiring from Peralta about PRO and encouraging people to join.
7. Each one of us talking to current employees and/or former colleagues, encouraging them to participate in PRO upon retirement, or to consider becoming more active.

The Board spent a lot of time discussing the newsletter because it is our central point of connection with our membership and it provides a whole array of goodness, from practical information to sharing bits of our retired lives. We want to continue the newsletter, the quarterly Board meetings, the scholarships, the attendance on committees that impact our lifetime benefits, the review of SPDs, links with union and District folks and having events that allow retirees to stay in touch. People are the primary resource needed for PRO to continue, but financial support is also needed. In that regard, Judith Cohen suggested establishing an annual day of giving to PRO as one way to address our financial concerns.

Karen Anderson dropped some pearls of wisdom during the special board meeting. She said it was our task as elders to find people to carry on our work, in some way, to replace us. Not just in PRO, but in our lives in general. That thought stuck with me. We are all coming to a point in our lives where we may be thinking about what our legacy will be and how things that we value will be sustained even if we are not here to do the work. The Board is really hoping some of you reading this edition of the newsletter will find a way to keep PRO alive. I think all of us on the Board felt committed to PRO and to the work the organization does. We just need to heed Karen's wise words and find folks to take our places. Will it be you? #

In Memoriam

*The following Peralta retiree has passed away.
PRO extends our deepest condolences
to his family and loved ones.*

Edward Minasian

The saga of getting to an SPD we can all agree on

By Bruce Jacobs

BACKGROUND

In the Fall of 2004 the Peralta District made a significant change in the way it arranged for its PPO (Preferred Provider Organization) employee medical benefits. They contracted with a new insurance broker who suggested that the District “shop around” its contracts. Prior to this, the District relied on Blue Cross for both a network of providers and managing the administrative functions which included analyzing claims to determine eligibility for coverage of claims and for paying the providers. The result of the shopping process was to contract with CoreSource (later Trustmark) for the administrative functions while keeping the Blue Cross network for determining eligible in-network providers.

The benefits available to employees and retirees is contained in a “handbook” called the SPD (Summary Plan Description) which details what is covered and what is excluded from coverage. The SPD is part of the union contracts and cannot be changed unilaterally by the District, but only through the collective bargaining process. ***Whatever SPD is in force on the date of an employee’s retirement governs the benefits that the retiree (and his/her dependents) are entitled to.*** Under the union contracts those benefits cannot be changed after retirement even if there are changes for active employees.

At the end of 2004 CoreSource published a new SPD supposedly duplicating the benefits that had existed under the old Blue Cross SPD. In 2005, PRO together with the unions engaged in a painstaking process of comparing the two documents and determined that there had indeed been changes that negatively impacted retirees. In a few cases the District readily agreed that the CoreSource SPD had introduced new exclusions or changed the level of benefits available. But in most cases the District resisted making changes to the CoreSource document.

For the last 17 years, PRO has insisted that the District make changes in the CoreSource (now Trustmark) SPD to restore all benefits that had existed prior to the change in 2004. For most of that time the District refused to make those changes, usually saying that the SPD now conformed to standard insurance practices. That was, of course, our point: Peralta’s benefits were better than the standard industry policies which are often designed to allow a denial of claims. The issues we were dealing with applied to people who had retired prior to July 1, 2004.

There were significant changes in the union contracts concerning medical benefits starting July 1, 2004, and a new different SPD came into force for those who had not retired by June 30, 2004.

RECENT EVENTS

In 2019 PRO finally found a partner in the District Benefits Office, Harizon Odembo, who worked with us to review all the language that PRO saw as problematic. During the past two years (over Zoom) we reviewed a number of documents, some produced by PRO back in 2006 and 2007 and some memoranda from District employees which dealt with a few of the concerns in the PRO list. The result was that all those issues have been resolved, in most cases with the District altering the SPD so that it coincides with PRO’s position.

THE CHANGES

Below you will find a summary of some of the most important changes in the CoreSource SPD (CSPD) that have now been incorporated into the Trustmark SPD (TSPD):

- The CSPD indicated that there was no coverage for certain services (Well Child Care, Well Woman/Man Care) when the provider was out of network. The new TSPD provides 80% of customary and usual.
- There is a \$25 co-pay for using the emergency room when it is not an emergency. The new TSPD indicates that if your physician instructed you to go to the ER the co-pay is waived. In addition, ‘severe pain’ is added to the list of conditions which are considered emergencies.
- Under transplant benefits, the covered options for providers of benefits are expanded.
- The CSPD has a \$2000 per year limit on orthotics expenses This limit is deleted in the TSPD.
- The CSPD introduced a 25% penalty for failing to obtain pre-certification where it was required (admission to a hospital, for example) even if services were later deemed to be medically necessary and would have been pre-certified. The TSPD removes the penalty so that a patient who does not obtain pre-certification when it is required will be covered if it is later determined that s/he would have been pre-certified. Note that if it is later determined that s/he would not have

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received pre-certification there is no coverage from Peralta. In general, pre-certification where necessary is obtained by the facility or provider but you should always make sure that they have done so.

- The CSPD eliminated coverage for post-admission X-Rays and lab tests if they duplicated tests that had been performed within a week of admission to a facility. The TSPD restores coverage provided the new tests are ‘medically necessary.’
- The CSPD considered immunizations as part of routine preventive care with an annual \$250 limit. The TSPD now restricts the \$250 annual limit to office calls associated with adult routine exams. Immunizations are covered even if they exceed the \$250 limit.
- Language from the Blue Cross SPD has been added to the TSPD to enhance coverage of Durable Medical Equipment.
- The CSPD restricted podiatry benefits to a list of services. This was not done for other medical specialties and failed to account for any changes in treatments that might occur. The TSPD adds that the coverage is ‘not limited to’ the list.

- The CSPD excluded from benefits any services rendered that incurred charges ‘as a result of, or in connection with, any procedure or treatment excluded by this Plan that has resulted in medical complications.’ The TSPD eliminates this exclusion.
- The CSPD excluded from benefits any illness that arose from self-employment. The TSPD eliminates this exclusion.
- The CSPD included a requirement that an insured person could be required to see a physician of CoreSource’s choice. The TSPD eliminates this provision.
- The CSPD indicates in a variety of places that the District can eliminate the benefits provided therein if it decides to. All such references have been eliminated from the TSPD. The District acknowledges that the benefits provided are contractual and can only be eliminated in the event of District bankruptcy.

NEXT STEP

The next step is to review the CoreSource SPD for Post July 1, 2004 retirees to assure that there are no provisions that have been introduced which curtail negotiated benefits. Hopefully we will be able to go through that process in a relatively short amount of time. #

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