



From the President...

Volunteers bring hope for PRO

2024 rolls in and I am holding my hopes and wishes as well as curiosities about what the new year will bring. And truthfully, I am also worried. For me, there is too much chaos in the world and too many things going on that make me feel unsettled, particularly for my grandchildren's future. And yet, when 2024 blossoms, a lovely bud of joy and hope emerges.



Debra Weintraub

PRO held a zoom membership meeting at the end of January. Many faces appeared on the screen, multiple screens were needed as more and more people came in to join the conversation. It was a real pleasure to see the familiar faces, but also a delight to see retirees attending for the first time, and always a treat to see former colleagues, particularly ones I have not seen since the onset of the pandemic.

Our time together is important, and the first order of business was speaking about the dire need in PRO for new blood. Jerry Herman gave a passionate plea for PRO members to take on critical tasks: webpage updating, handling the mail, membership on the PRO Board or district Benefits Committee, becoming the Treasurer or the President. I listened, admiring Jerry's ability to state our case and needs. And I appreciated his words because after ten years as PRO President, I want to step back and I know Bruce, who handles so many of the tasks mentioned, also wants to relinquish his multiple roles. I looked at the faces, searching, hoping, but honestly my thoughts were, "No one will respond to Jerry's pleas right now." BUT, a member raised her hand and urged people to volunteer, right then; she echoed some of Jerry's words and even suggested her husband, also a PCCD retiree and sitting next to her, should join a committee. There were smiles and soft laughs, and then the hands started going up with offers to take on tasks. People entered notes in the chat box offering to join committees or work on the webpage or take on another task, even join the Board.

I was touched and impressed by the PRO members. I felt proud of all of us. Jerry had outlined how important

Jerry Herman gave a passionate plea for PRO members to take on critical tasks.

our work was and the successes we have had in protecting our lifetime benefits. When I saw people acknowledging this and showing their appreciation by offering to help, I felt all retirees had been honored by these offers. And I am thankful.

We moved to the next order of business, vital to all the members and probably why most people joined the meeting. Some of the PRO Board reported on our recent meetings with the district particularly concerning reimbursements. In our meetings we learned that reimbursements, though held up for various reasons, are now beginning to be dispersed and the district intends to continue reimbursing retirees. In early spring the district hopes to have completed an updated contract with Navia to handle ALL reimbursements for retirees which should simplify the reimbursement process. They are updating the district benefits webpage for retirees to clarify the current reimbursement process and to acknowledge in writing that retirees will maintain the benefits they had at the time of retirement. This is a significant achievement and had been one of our main goals over the last year. In addition, Dr. McKinley informed us that TaNeesha Dickerson will be the main liaison at the district Benefits Office for retirees, and the district is allotting about 80% of her time to retiree issues. Dr. McKinley, who will soon be leaving his position at the district, also agreed to meet with his replacement and some members of PRO to ensure that all the work and

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From the Board Room to the Exam room

By Shirley Fogarino

After a recent PRO Zoom meeting, Shirley Fogarino attended a Berkeley, Albany, Emeryville League of Women Voters on the future of Medicare. Her report:

The presentation was disturbing. Apparently, unless there is a change in policy direction, everyone who is not part of a Medicare Advantage policy will be placed in an Accountable Care Organization (ACO) by 2030.

The Biden Administration has done nothing to reverse this Trump-induced grab for Medicare dollars. The bottom line is that ACOs, which are another level of private sector gatekeeper, could skim off as much as 25% of Medicare dollars that could be returned directly into Medicare (Medicare Advantage gatekeepers currently skim about 15%. If this ACO model succeeds (and there are 1600 ACOs in the USA), it means no more free choice of MDs who accept Medicare. Users would be required to remain in their assigned ACO.

The good news is that California and other states are fighting against this, led by the California Association of Retired Americans (CARA). The state legislature also has passed a resolution against the formation of ACOs.

Attached is the Powerpoint presentation by LVW. The link to the 1-1/2 hour full presentation is: From the Board Room to the Exam Room: The Privatization of Medicare (https://www.youtube.com/watch?v=PNqUj_dL6Ws) ■

Contributions received for the PRO Scholarship Fund

From **Margot Dashiell**
*In memory of
Martena (Smokey) Wilson
and Marlene Griffith-Bagdikian*

From **Catherine Crystal**
*In honor of
the PRO Board*

From **Agatha Galas**
*In memory of
Chris Galas*

From the President

(Continued from page 1)

*There were smiles and soft laughs
and then the hands started going up
with offers to take on tasks.*

agreements we have made over the last year will not be lost. This is a major relief. Overall, the news from Dr. McKinley was excellent and makes us hopeful that after a bumpy start, the district is beginning to set things straight.

We look forward to the promised changes and are optimistic about true improvements for retirees in 2024.

We concluded our meeting with a suggestion that members communicate with the Board of Trustees. Given all the positive movement that has been made, we still suggest you communicate with the Board President, Paulina Gonzalez and Board V.P., Louis Quindlan as well as the Board member who represents your district, to let them know that you appreciate the work that has been done but intend to stay in touch as the promises made are significant and important to us.

And we are not. I am still looking for someone to take on the Presidency of PRO. ■

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OPEB valuation study reports financial plan to cover lifetime benefits 'very well funded'

By Jerry Herman, PRO past president

Every two years the OPEB trusts undergo an official evaluation that determines the status of the funds deposited in the trusts. At the December 14 meeting of the Peralta Retirement Board, the agency that oversees and invests the money in the trusts, Will Kane, an actuary with Total Compensation Systems, reported the valuation's findings.

The good news is that the trusts are in solid financial shape and, barring catastrophic unforeseen circumstances, should be able to finance Peralta retiree health care for the lifetime of Peralta retirees who were hired before July 1, 2004. In the words of the report, "The pre-2004 plan [for retirees hired before 2004] is very well funded."

(There are two trusts under OPEB. Trust 1 covers retirees who have guaranteed lifetime benefits. Trust 2 is a bridge fund covering Peralta retirees hired after July 1, 2004, who do not have lifetime benefits but who have retired before they are eligible for Medicare. Peralta guarantees health care benefits to them until they are eligible for Medicare, at which point that coverage ends. Trust 2 is minuscule compared to Trust 1 both in financial assets and number of retirees served. This article will discuss only Trust 1.)

According to the report Trust 1 achieved substantial savings, \$34 million within the next few years, by the District's transferring insurance coverage on January 1, 2023, from being individually self-insured to joining SISC (Self-Insured Schools of California), a large consortium of more than 100 California public school districts. The coverage provided by SISC is supplemental to Medicare. Because of its size, SISC can negotiate lower costs for insurance coverage than can an individual district. Kane stated that the cost of premiums is now 20% lower than Peralta has been paying resulting in the bulk of the considerable savings. (After PRO negotiated allowing retirees who chose to, to stay with traditional Medicare with sup-

plementary coverage, SISC Peralta coverage is for Kaiser members only.)

But, as many non-Kaiser retirees have been discovering, the new coverage is not as extensive as it was when Peralta was individually self-insured. Some health care services fully covered prior to January 1, 2023 are now either covered only partially or not covered at all. It is, therefore, incumbent on the district to reimburse retirees for the entire cost of those services guaranteed to retirees with lifetime benefits.

After a year of negotiations, PRO has succeeded in hammering out a reimbursement policy with the District (See Michael Mills' article on page 6 for details.) Many retirees who have been awaiting reimbursements for months

have now received them, and apparently the District has contracted with Navia, the company that has been issuing reimbursements for Medicare fees, to handle Peralta retirees' health care claims in the future.

As of June 30, 2023, 580 retirees are covered under Trust 1, a reduction from 640 in 2022, and 150 active Peralta employees

are eligible for lifetime benefits, a reduction from 170 in 2022. (In contrast, only 15 retirees are covered under Trust 2.) Because only pre-2004 retirees have lifetime benefits, as time goes by, the number covered can only decrease, thereby lowering the payouts for benefits from Trust 1. (That, of course, does not take into account increases in the costs of health care.)

The asset value of Trust 1 is \$181.8 million, (\$184 million as of January 30) \$72.7 million overfunded, meaning that it is anything but an unfunded liability, the term the media has hung around Peralta's neck for years, implying that OPEB has been a failure. For pre-2004 retirees it has been anything but.

(Thanks to my fellow retiree representatives on the Retirement Board, Michael Mills and Mike Wirth, for the help with this article.) ■

But as many non-Kaiser retirees have been discovering, the new coverage is not as extensive as it was when Peralta was individually self-insured.

A PRO member's trip to Fiji

By Roger Newman

Fiji, a country in the South Pacific, is an archipelago of more than 300 islands. It is famed for rugged volcanic landscapes, palm-lined beaches and coral reefs with clear lagoons. Its major islands, Viti Levu and Vanua Levu, also contain most of the population. The people are considered “Melanesians” and have dark skin and strong facial features, but their culture is closer to Polynesian. Archaeology and genetics studies show that they are a mix of the two peoples.

This December my wife Audre and I were fortunate to travel to Fiji in the South Pacific. We were based on Vanua Levu, the second largest island. We participated in a project that was organized jointly by the California Academy of Sciences in Golden Gate Park in San Francisco, and Seacology, a non-profit organization headquartered in Berkeley, which works on islands around the world to protect the natural resources, especially coral reefs, and the local cultures.

We enjoyed our trip and learned a lot. We found that we can still enjoy scuba diving, even at 80 years of age! We can't do as much as we once did but that was predictable. We got a lot of benefit from the presence of two Academy scientists, Dr Terry Gosliner and Dr Meg Burke, both of whom accompanied us on our dives and also gave talks about their work in the evenings.

A lot of interesting and beautiful sea creatures were observed and photographed by members of the group. The coral reef there is in good condition although we did see a small amount of coral bleaching. In general, deterioration of coral reefs in the Indo-Pacific region, of which Fiji is a part, is much less dire than it is in the Caribbean and Australia. I asked Terry why this is and he responded that the Indo-Pacific reef systems have been developing for a lot longer time, which has given the species there the opportunity to specialize in smaller niches. This has made the biological community more resistant to ecological threats like climate change. His favorite creatures, the nudibranchs, are an example of this.

Among the animals our group observed were hard and soft colorful corals, waving anemones, sea fans, multi-colored nudibranchs (sea slugs), mottled giant clams, sea stars, red, blue, yellow and white Christmas tree worms and many species of fish. Some of the group saw eagle rays. Many of these creatures can be seen easily (and without the 11-hour flight) on a visit to the Cal Academy, which I heartily recommend. I am a docent there and go 3-4 times a month. Please let me know if you need more information about the Academy (Roger.net@gmail.com.).

One of our leaders, Dr Terry Gosliner, is a world authority on nudibranchs, which are soft-bodied slugs which often have bright colors to announce to potential predators that they are poisonous. There is a great diversity of nudibranchs around the world. Terry estimates that there are about 6000 species in all. He has found and named about 460 species! I am including some of them in the attached photos.

A high point of the trip was learning about Seacology, a Berkeley non-profit which works to protect coral reefs on islands around the world. They operate in about 400 village projects in 68 different countries, mostly in the tropics. Islands are species-generators so it is not surprising that a high percentage of extinctions are now happening on islands. They also are vulnerable to the negative effects of climate change. The Fijian islands are on the “ring of fire” which explains their volcanic origin. This means that they have some elevation and can tolerate some sea level rise, unlike flat and low “continental” islands like Guam and atolls like the Maldives.

The way Seacology's conservationists work is to approach a village with a proposed deal by which the villagers promise to protect their reef or other natural resource in exchange for getting help to build a school, put in a solar electricity installation, or other item which they need. The deal is made between Seacology and the village, bypassing the government. The money goes directly to the local contractor who builds the project, so without the usual skimming or trickle down of funds (no Peralta Effect). The result is that a reef can be protected for 10-20 years for a small amount of money which goes for something that we would like to support anyway.

The executive director of Seacology is Duane Silverstein, who was instrumental in creating the Goldman Environmental Prize. We accompanied Duane on a visit to a village which is in the process of applying for a project to build a schoolhouse. We approached the village with a gift of kava roots. Kava is a small tree that is cultivated and harvested after about 3-4 years. The root is dried and then powdered, much like coffee beans. Water is poured over kava grounds contained in a cloth, to create a drink which acts as a mild sedative.

Formal visiting rituals involve the drinking of kava. Everyone participates, creating a community similar to the Christian rite of communion. After elaborate rituals involving the wearing of leis, prayers, singing and dancing, we could get down to business. Duane and the local chief discussed the proposed deal and put their approval on it, although final details still need to be hashed out. Petine, the

(See PRO retiree visits Fiji on page 5)

uncovers some amazing creatures



Kids Dancing



Roger and Audre in dive gear



Nudibranch Halgerda



Nudibranch Phyllidia



Clown Fish in Anemone



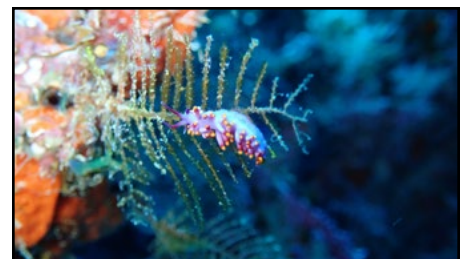
Dive-Reef Wall



Amputee starfish



Lionfish



Nudibranch Flabellina

PRO retiree visits Fiji

(Continued from page 4)

local Seacology rep, will coordinate the implementation after we have left.

Seacology is a 501c3 tax-exempt organization. They have a rating of 99 from Charity Navigator. Most of their employees are local in-country representatives who monitor the progress of the conservation projects and look for more opportunities. In Fiji alone they have 29 projects, partnering with coastal villages to protect reefs, mangrove forests, and other natural areas.

One of the ways Seacology raises funds for their projects is to operate trips for interested people to go on. The trips do not make money directly, but they do expose many prospective donors to the work that they are doing. Audre and I decided to donate to them after seeing the effectiveness of their approach. We could see that the money goes more directly to the projects than is often the case with more top-heavy NGOs. I recommend that you have a look at their website and consider going on one of their trips.

Another collaborative trip between Seacology and the Academy is in the works for next year in the Philippines. Audre and I hope to be participants in that one as well. ■

Then and Now

PRO's efforts restore all retiree benefits

By Michael Mills

It was a mess, a complete mess that was not one of our choosing. The consequences caught nearly all by surprise.

In 2023, The District, the PFT and SEIU signed a new contract, one that changed the long existing Health Care Plan. True, the changes saved the District money. True, it gave current employees a small raise.

The problem? This new plan ignored the contractual lifetime health care promises made to retirees hired before June 30, 2004. For nearly two decades, eligible retirees and their eligible dependents enjoyed those benefits either via Medicare and a secondary insurer or Kaiser Senior Advantage.

With few exceptions, health care for retirees with lifetime benefits was nearly free. The new District Contract tried to change that.

Alliant, the District's benefit consultant, used several tactics, some deceptive, to steer non-Kaiser retirees away from traditional Medicare, the U.S. government program, into something labelled Medicare Advantage, an array of plans owned by for-profit investors. For those who watch cable, late night TV or the all-Western station, Medicare Advantage plans flooded the airwaves, especially during open enrollment times.

Medicare (dis)Advantage, as some termed it, had glitches. Some plans were mired in scandals, others limited the choice of providers.

Additionally, the District replaced the secondary insurer for Medicare recipients with a supplement that only pertained to Medicare costs and not out-of-network services. Suddenly, retirees received demands for payment from medical providers previously covered by our secondary insurer.

Contractual promises were being ignored, medical benefits were reduced and retirees were forced to pay out of pocket. To repeat, a mess.

Debby Weintraub, PRO's President and Bruce Jacobs, PRO's Vice-President as well as an authority on contractual lifetime health care promises, got notice of the District's efforts to alter health care plans in the District negotiations with the PFT. Bruce also got phone calls from retirees wondering why they were getting bills, some of them quite significant.

Despite repeated and urgent requests from Debby and Bruce to exempt retirees from the health care changes, the

District and the PFT signed the new contractual agreement. PRO's requests were ignored.

Debby and Bruce utilized the District's Benefits Committee to press for changes. I soon joined them in PRO's call to make "retirees whole", i.e. to get the same benefits that we previously enjoyed.

The Benefits Committee held monthly meetings. Little progress resulted. Even this mechanism was hampered by the Benefits Manager's prolonged absence to tend to family matters. In the meantime, demands for retiree out of pocket payment for services were piling up.

PRO called membership zoomcasts to both inform scores of members of developments and to strategize ways to forge change. This and subsequent responses were overwhelming. PRO members understood the gravity of the situation and responded in force.

Retiree Shirley Fogarino developed spread sheets to identify specific contractual changes, all of which noted benefit losses. Shirley also wrote letters to Peralta Trustees highlighting the plight. Other PRO members inundated Trustees with emails. Scores of retirees attended Trustee meetings and used the "Items from the Public" meeting time to broadcast their concerns to the Trustees.

A call to hire an attorney was answered by member donations totaling over \$11,000. Attorney Tom Sinclair remains on retainer in case additional legal action is needed.

Debby, Bruce and I determined the need for a new strategy. Since relying on the Benefits Committee proved fruitless, we initiated direct correspondence with the Vice Chancellor of Human Resources, Ron McKinley.

We three, four counting Ron McKinley, knew that reimbursements were the core of the matter. Retirees had to be paid for what was previously covered. Additionally, Retirees needed a voice to hear their concerns, to answer questions, to lend a helping hand.

Reimbursements and communication! Let's get it done.

After nearly a nearly a year, the stars gathered to shine in proper alignment. Ron McKinley, nearing the end of his administrative tenure, wanted closure. Trustees sympathetic to retiree needs likewise wanted a resolution. Thankfully, the new Chancellor, Tammil Gilkerson, wanted to begin her tenure with a clean slate.

In sum, it's resolution time and our tasks are almost complete.

RetireesFirst (855-460-7312), a retiree service company, is contracted to answer non-Kaiser Peralta retirees questions. Those RetireesFirst folk are the most congenial and competent you're likely to run across, and you don't have to push a slew of buttons or wait twenty minutes to

(See PRO's efforts on page 8)

Letters to the editor

Educator and activist Pearlstein dead at 94

EDITOR:

Surrounded by family and friends, educator and activist Ned Pearlstein passed away in his Berkeley home on Oct. 15. He was 94 years old. One former colleague describes Ned as “argumentative, opinionated, loquacious, charming, and loved by nearly all who knew him.”

Ned was born and raised in New York City. He loved to tell the story of how he and some of his wild teenage friends headed west in a stolen car. Arrested in Oklahoma, they spent a couple nights in jail before being retrieved by their parents. Ned was sent west soon after, to complete his high school education while living with his Aunt Ruth in Claremont, California.

Ned earned a B.A. degree in Liberal Arts, Business and Public Administration from Claremont Men’s College. After a brief stint in law school, he enlisted in the army and was sent to Korea, where he served from November 1951 to August 1953. After military service, Ned returned to southern California, earning an M.A. degree in Economics from Claremont Men’s College. He then came to Berkeley to work on a Ph.D. After some temporary research teaching jobs he decided to become a full time instructor at Laney College, teaching economics and math, a position he held for 30 years.

In addition to his teaching duties at Laney, Ned was a faculty activist, serving terms as president of both the faculty senate and the faculty union, the Peralta Federation of Teachers. At Laney Ned established friendships with coworkers and students that lasted for the rest of his life.

Ned was also active in the community, supporting union organizing campaigns and participating in demonstrations against war and racism. An avid sailor with a small boat in the Berkeley Marina, he was a member of the Peace Navy, which carried out waterborne protests against the military presence in San Francisco Bay, including Fleet Week.

Ned is survived by five daughters from his marriage to Connie Pearlstein: Andrea (John), Lisa (Harrison), Jessica (Christopher), Tamara (Bill), and Sara (Dan), and 15 grandchildren.

Ned is preceded in death by his wife of over 50 years, Anne Rogin Blau, who passed away in 2020. Ned is survived by three stepdaughters: Rachel (John), Felicity (Mike), and Katy (Dan), and seven stepgrandchildren.

In his later years, Ned was an active member of the Tuesday Lunch Group, made up of friends who meet each week to eat and discuss and debate the state of the world. One participant remembers Ned “seated on his throne, laughing and holding forth.” Another recalls Ned’s “wonderful, infectious laugh.” The lunch group celebrated Ned’s 94th birthday in July.

Family members, friends, colleagues, and generations of Laney students were touched by Ned’s long and full life. He will be missed but not forgotten.

From Raymond Holbert

It all made sense, thanks to PRO

EDITOR:

I am just finishing up my 30th year of teaching and am retiring at the end of this spring semester. I have been looking all through the district and union websites to find out more information about health coverage options for retirement, and I was fortunate to find out about PRO from those sites.

Once I got directed to PRO, and read through your newsletters from the past year, everything now makes sense as to the fallout from the conversion of our health coverage management to SISC.

Thank you so much for all the work that PRO has done to secure full health coverage! My wife and I are most likely going to choose the Traditional Medicare with Supplement coverage that PRO successfully lobbied for. We are also going to be trying out the RetireesFirst system with questions that come up.

Again, thank you all so much!

Allen Nicol, Laney College Physics Dept.

Newsletter seeks your feedback

We want to hear from you. Do you have ideas for Newsletter articles? Critique of the Newsletter? Letters to the editor? Please direct any comments to me with subject line Newsletter Feedback at burtdragin@aol.com.

—Burt Dragin

PRO's efforts

(Continued from page 6)

talk to someone. RetireesFirst personnel know their job, and non-Kaiser retirees are urged to call its agents with any questions you may have.

Hopefully by April 1, we'll have a straightforward reimbursement process in place. Gone will be the need to secure a vendor number and then figure what to do with that infernal IRS form.

We have been assured that the District will post a website in clear language that will walk non-Kaiser retirees through the entire reimbursement process. A clear District website alone will be a minor miracle. Fingers crossed.

Soon, all will be complete, retirees will again be Whole.

Debby, Bruce and I could not have gotten this far without the incredible energy, determination and support of the PRO membership. We three thank one and all.

A final note: PRO membership is vital to your personal interests. Please maintain or renew your dues and tell fellow retirees if not already members to join. PRO has proven itself to be a force to be reckoned with. ■

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:

Name: _____

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City: _____ State: _____ Zip: _____

Make check payable to: **The Peralta Foundation—PRO**
 Send to: **PRO, 4200 Park Boulevard #605,**
Oakland, CA 94602

Contributions are tax deductible to the extent allowed by federal and state law.

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