



The Peralta Retiree

October—December 2007

Vol. 3 No. 4

<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

Annual Membership Meeting

On Thursday, November 8, PRO will hold its third annual membership meeting. (See ad opposite this column.) It will be held at the Wedgewood Banquet Center near the airport on Doolittle Drive in Oakland (easy to get to, easy to park, great food). Featured speaker will be Bob Bezemek, our lawyer, who is one of the foremost attorneys on public employees retirement issues in California. As usual the gathering will be a chance to see and schmooze with old friends and colleagues, and we've kept the price reasonable. What a deal! I hope to see all of you there.

Retirees are a Bargain for PCCD

A recent PCCD document shows medical claims paid by the district for the last two years. From August '05 to July '06, medical claims paid to active employees amounted to \$4,002,290. For the following year (August '06 to July '07) the cost for actives rose to \$4,526,945, a 13% increase.

For those same two years the cost of medical benefits for retirees, who form about half of the PCCD health benefits recipients, was significantly lower. For August '05 to July '06 medical claims paid cost \$2,202,571. For the following year the cost was \$1,813,588, an 18% DECREASE. There are two obvious reasons that retirees' medical benefits cost less than those of actives: Most retirees have Medicare as their primary insurer, and retirees have fewer dependents than the active employees.

But we must be doing something else right since our cost to the district has been significantly re-

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Plan to Attend ...

PRO's Annual Membership Meeting

**Wedgewood Banquet Center
at
Metropolitan Golf Links
Oakland**

**Thursday
November 8
11 AM to 3 PM**

See Details on Page 3

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Volume 4 Number 1

LETTER TO THE EDITOR

RE: EVE WALLENSTEIN’S PASSING

To the Editor:

Eve Wallenstein was my first true officemate and I remember well her advice to a near rookie teacher. I had some bad allergies one day and said that I wouldn't be very good in class.

Eve gently chided me and said that the students deserved the very best regardless of condition. She asked if I would accept my brain surgeon wandering in just before my operation warning beforehand that he's not likely to do a good job because he's not feeling well. Said Eve, in this instance there is no difference between a brain surgeon and a teacher. Patient and students deserve the absolute best, no exceptions.

I never forgot that lesson and I never entered the classroom without giving it everything I had. Thanks Eve; your karma will ensure you a magnificent rebirth, if not *samsara*.

Michael Mills

IN MEMORIAM

The following Peralta retirees have passed away during the last months. PRO extends our deepest condolences to their families and loved ones.

**Carrie Jefferson
Robert O'Hare
Eve Wallenstein**

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.

(From the President... Continued from page 1)

duced while the actives' cost has been significantly increased. So keep exercising, eating healthy diets, and thinking positive thoughts, and retirees health benefits will continue to be a bargain for PCCD.

Two More Retiree Books

The hits from retirees of the Laney English Department just keep on comin'. First there was the wonderful story "Cheating Death Valley" by Carmen Rezendes in the last PRO Newsletter. Then Smokey Wilson's book *What About Rose?* was published. Now we have two more books from former Laney English faculty. John Gardenhire's new book is *Life Lessons from My Father: Things Dad Used to Say* (Airleaf Publishing), described by John as "...a presentation of sayings that my father used as he raised the three of us in Mud Town, Topeka's own black ghetto...He worked, grounding each of us in our own self-esteem. He lived to see the effect of his efforts, and he was pleased." Adam David Miller's new book, *Ticket to Exile*, (which will be published by Heyday Books in November) is a memoir that describes the events that led to Adam's exile from the South when he was a boy. More details about both books appear on page 7.

PRO's Annual Luncheon and Membership Meeting

'A Bountiful Harvest'

Thursday, November 8

Social Hour	11 AM—12 PM
Luncheon	12 PM—1:30 PM (\$15/PERSON)
Business Meeting	1:30 PM—3:00 PM

Featured Speaker: Bob Bezemek
Bob is the PFT and PRO's Attorney

Location

**Wedgewood Banquet Center
 Metropolitan Golf Links
 10051 Doolittle Drive
 Oakland, CA 94603**
 □ □ □ □

Driving Directions

From Sacramento: I-80 toward SF. Take I-580 East toward Alameda/San Jose/Downtown Oakland. Merge onto I-980 West toward Downtown Oakland. Merge onto I-880 South toward San Jose. Take the Hegenberger Road exit toward the Oakland Airport. Turn right on Hegenberger Road. Turn left onto Doolittle Drive (last turn before the airport entrance). Golf course is on the right.

From San Jose: I-880 North toward Oakland. Take the Davis Street exit. Turn left onto Davis Street. Turn right onto Doolittle Drive. The golf course will be on your left.

Menu

**Choice of two entrees
 (Turkey & Dressing or
 Salmon Filet)
 Eight Assorted Salads
 Fresh Vegetables
 Red Roasted Potatoes
 Warm Rolls w/ Butter
 Coffee, Tea and Dessert
 No Host Bar**

Luncheon Reservations Required by Saturday, October 27.

To reserve: Send a check made out to 'PRO' for \$15 for each person in your party attending the luncheon. Mail your check to:

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

Please include the name(s) of all attendees that you are paying for. There is no charge to attend the business meeting, and it is not necessary to reserve if you do not plan to have lunch.

PCCD Agrees to Restore Some Benefits, Fails to Restore Others

by Bruce Jacobs, PRO VP

In the last two issues of the PRO newsletter, we informed you that PRO had told the District that we had identified a number of discrepancies between the CoreSource Summary Plan Description (SPD) that the District had issued in November 2006 and the coverage we had had when Blue Cross was the Health Plan administrator. Moreover, PRO has also identified (and told the District about) additional discrepancies between the CoreSource SPD and provisions of the PFT Contract that deal with health benefits. Finally, PRO obtained a copy of a letter written in 2005 by Trudi Largent, then PCCD Vice-Chancellor for Human Resources, to Michael Mills, then PFT President, that specifically states that many of the benefits that the District had reduced in the CoreSource SPD were in fact part of the promised benefits package. Many of those benefits were restored for active employees and for post July 1, 2004 retirees but not for people who retired prior to that date.

PRO prepared a comprehensive document for the District which detailed all the problems we had identified in the SPD and in the District's first responses to our concerns. That document was hand delivered to the District in mid-July. We received a formal response to our concerns from the District at the end of September.

The District informed us that some of the changes that they made to the SPD that we objected to have been addressed in the new SPD which took effect on September 1, 2007. In particular, they indicated that they had restored the benefit for non-emergency use of the emergency room and had modified the definition of an emergency so as to include "severe pain" and being told to go to the emergency room by your physician. (Under the Blue Cross SPD there was a \$25 co-pay for using the emergency room when it was deemed not an emergency. The District's modification was to say they would only pay 80% of the customary and usual fee, leaving the insured to pay at least 20% of the emergency room fee and possibly much more.)

Other reductions that the District made to the level of benefits have not been addressed to PRO's satisfaction. For example, under Blue Cross there was a \$250 limit for a routine annual physical exam. The CoreSource SPD includes many procedures other than the physical exam in the \$250 routine care limit such as immunizations and lab work. Another example is that the CoreSource SPD says that CoreSource can require you to see a physician of their choice if they wish to verify your physician's diagnosis. No such provision existed in the Blue Cross SPD.

While we hope to continue to work with the District to resolve some of the outstanding issues, we are advising retirees who are denied a benefit that they believe they are entitled to that their only recourse is to sue the District in Small Claims Court if the amount is under the small claims limit (varies by jurisdiction, but is \$7500 in Alameda County) or, if it exceeds the small claims limit, to request an arbitration procedure. PRO is also planning to consult with our attorney, Bob Bezemek, to determine possible courses of action.

Change in Provider of Prescription Drug Benefit

by Remo Arancio, PRO Board Member

Commencing November 1, 2007, Caremark will replace Medco for prescription drug benefits. This change in the drug benefits provider will take place for Peralta Community College District retirees enrolled in the CoreSource Medical PPO plan. There will be *no* change for PCCDR retirees enrolled in the Kaiser Permanente HMO plan.

A letter dated August 15, 2007, sent by PCCD to all participants in the Medco prescription drug plan announcing the change to Caremark also indicated that there would be no changes in benefits. The plan co-pays, covered medicines, mail order services and participating retail pharmacies are expected to remain the same with the new provider.

(Continued on page 6)

RETIREMENT LIVING: STORIES OF OUR DAYS

The Peralta Retiree continues the series of first person accounts of our experiences in retirement. If you would like to share a story, please send it via email to webmaster@peraltaretirees.org or by US Mail to the PRO PO Box (PRO, PO Box 1951, El Cerrito, CA 94530).

Gray Hair, Social Security and Silver Braces

by Jeri Johnson

It was only a routine cleaning and check-up at my least favorite place in town: the dental office. I had my teeth thoroughly scrubbed to a blinding white, with several streaks of red where my gums dripped out a small protest. The real problem started when the friendly-looking dentist ambled into the room for a visual check of the hygienist's hour of hard labor.

"Well, your teeth are looking pretty good. The good news is there are no cavities." He smiled and then said that word you never want to hear. HOWEVER..." Right away I knew this sounded like pain and money. (I catch on quickly.) He continued to speak with the smile still playing truth or consequences around his mouth. "It looks like you haven't been wearing your retainers faithfully."

"But doctor," I protested, "my braces came off nearly ten years ago. I figured after ten years the teeth had been trained to 'stay!'" He calmly put the magnifying glass and some threatening-looking instrument back into my mouth. (I understand this was only so my argument would be unintelligible.) "The bottom teeth are badly falling out of line." He then showed me a mirror to confirm his diagnosis. I studied my teeth, which I must admit I haven't done for a year or two, perhaps longer. Sure enough, the four front teeth on the bottom looked to be going east while my remaining teeth were more or less pointed north and west.

I offered a weak argument, "Actually, it looks as if they've gone about as far as they're going." He rattled off statistics, dooms-day predictions, and critical corrections needed to prevent further disaster. The only word I clearly heard of his expert opinion was "braces." It didn't bring up fond memories. While I was in agonizing thought about his "strong" suggestion, I thought about my other appointment that day: a visit to the Social Security Office to apply for my long-awaited social security benefits. My grandfather called it "Old Age Pension." Funny how the description seemed to apply to my grandfather well enough. But I'm applying for the benefit on the same day I have to make a decision about braces. There is something seriously wacko about this picture.

I had to decide yes. There was no delicate way to escape without climbing over the arm of the chair and across the dentist's lap, not even to mention negotiating past the hygienist who was blocking the door. I was clearly outnumbered. He directed me across the hall to an orthodontist – how convenient. A ten-minute ride down the road in my car would have ended this decision, but a ten-second walk wasn't long enough to think of a good excuse.

The orthodontist's office was full of kids. The only adults present were those who had delivered the kids who would have certainly gone elsewhere if not chaperoned. Magazines like *Seventeen*, *Teen Scene*, and *Highlights* filled the magazine racks. The walls and ceiling were covered with photos of animals that would happily kill you in the wild, made somehow to look cute and cuddly. I thought of bolting when they called my name. (They must have had experience with older patients.) I was planted in a chair with arms that prohibit movement, and the dental assistant spoke quietly, as if everything was a happy secret. Every once in awhile a question was directed at me to gain my preference (except, of course, "Do you wish to leave?"). Things have changed since I last had braces, which by the way was when I was already old. They offered me a list of flavors of that sticky clay stuff which measures the bite 16 different ways. I was impressed with the selection of flavors. Piña Colada stood out immediately. I asked if it came with rum. Yeah right! I settled for Bubble Gum flavor. Might as well fit the part...even though each month I dye my hair to cover the gray, and even though in a couple of months I'll be cashing my first old age pension check, and even though I know my children will throw back all those comments I made when they had braces. I began to seriously consider writing my senators. Surely there are some things senior citizens just shouldn't have to do. No braces for old people sounds like a good election platform. You don't see Barbara Boxer or Dianne Feinstein wearing them. No way.

They were quick with the process. I have to give them that. Faster than I could lisp, "See you next month," I was on the way to my car, the sharp edges of the braces already cutting new memory patterns inside my lower lip.

My first stop was the drug store. I knew I was going to need wax, lots of it. It ought to come in barrels instead of tiny plastic cases. (Come to think of it, an annual pass to the wax museum might be worth it. By the end of my year's sentence, I might well have used up the 20-mule

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Scenes From The PRO Picnic



l to r: Chris Hadley, Helen Bersie, Trudy Fator and Alex Pappas



l to r: Jan Wall, Jack Mooradian, Marcia Gerin and Sharon Short



l to r: Alex Pappas and Linda Japzon

(Change in Provider *Continued from page 4)*

A new CoreSource medical card that includes the Caremark customer service telephone number, web-site and pharmacist access numbers will be mailed to CoreSource members in October. **Important: Do not use the new card at a pharmacy before November 1, 2007.**

For PCCD retirees who obtain their drugs from retail pharmacies, a list of participating pharmacies was included in the August 15 PCCD letter. If the particular pharmacy you do business with is not on the list, call the pharmacy and ask if it accepts your new CoreSource medical card with the Caremark drug benefits information.

For PCCD retirees who use the mail order drug program, PCCD, Medco and Caremark are coordinating to ensure that current mail order prescriptions (as of October 15, 2007) are smoothly transferred from Medco to Caremark. Retirees with one or more mail order prescriptions in effect in October 2007 will be contacted directly with further details.

For additional information:

- Visit either of the following websites:
www.caremark.com
www.peraltaretirees.pswbenefits.net
- Call the Peralta benefits broker PSW Benefits Resources at 877-866-2623
- Call the PCCD Benefits Office at 510-587-7838

(Gray Hair *Continued from page 5)*

team exhibit.) I picked out special tiny cleaning brushes, special dental floss, ten containers of "Brace Face Wax," a special tooth brush, three bottles of Extra-Strength Tylenol, and a box of my favorite hair coloring. At the counter some young thing flashed me a smile which revealed a young, pretty mouth full of silver wire held down with green fasteners. Looks like she had spinach for lunch. As she surveyed with interest each item I was purchasing, she came to an obviously well-thought conclusion. "Oh, do you have a grandchild who has braces?" I thought unkind thoughts. Finally, I settled for just flashing a big smile back, showing her the railroad tracks my teeth now resemble. "Honey," I leaned close and whispered, "they only tell you the braces come off in two years." I smiled again for emphasis. "Don't ever believe it!"

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.
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On the occasion of: _____

In memory of: _____

Please send acknowledgement card to:

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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 04530

Contributions Received for the PRO Scholarship Fund

In memory of	Contributor
Donald L. Peterson	Juanita J. Peterson
Robert O'Hare	Ida B. Pound

PRO's Annual Book Drive

Get ready for our annual book drive sponsored by PRO's Service Committee. Please bring your donations to the PRO membership luncheon and meeting, on Nov. 8. This year, the only Peralta College library able to accept donations is Merritt College.

Thank you and see you in November.

Sondra Neiman
Chairperson, PRO Service Committee

PERALTA RETIREES AUTHOR NEW BOOKS

Laney retiree John Gardenhire has recently published a book entitled *Life Lessons From My Father*. In this memoir of a father by a son, John reflects on the 34 key sayings that his dad used to say that shaped his children's moral, social and intellectual development. Through vivid imagery, highly conversational dialogue and lots of humor each chapter engages readers as they follow the development of the Gardenhire family story in Topeka's "negro" ghetto. *Life Lessons* unfolds its lessons without lecturing, with love, wit and charm.

Laney retiree Adam David Miller's memoir, *Ticket to Exile*, due out this November, reconstructs the series of events that led to his exile from the South. Interspersed with his poetry, Adam's narrative takes us to the poor backstreets of his hometown where intricate hierarchies dictate behavior. By the time he is forced into exile, we realize that this fate was inevitable for a young man too discerning and aware of the limitations of his environment to stay there without disastrous consequences.



It's Time To Renew Your PRO Membership for 2008

Please renew your PRO membership for 2008 if you have not already done so. If you are not sure whether you are paid up for 2008, please check the mailing label on this newsletter to see when your membership expires.

Dues are: \$20-1 year, \$55-3 years, \$80-5 years, and \$250-lifetime.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Mail to: PRO, PO Box 1951, El Cerrito, CA 94530

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