

Peralta Retirees Organization

The Peralta Retiree

January—March 2008

Vol. 4 No. 2

http://www.peraltaretirees.org

From the President...

by Jerry Herman, PRO President

ANNUAL LUNCHEON AND MEETING

On November 8 PRO held its third annual luncheon and membership meeting. The location was the Wedgewood Banquet Center near the Oakland Airport. About 80 PRO members showed up for the excellent luncheon and an informative, upbeat talk abut current conditions in the colleges by Trustee Cy Gulassa. As usual, the highlight of the afternoon was old friends and colleagues getting together to catch up with each others' lives and reminisce about the good (and bad) old days in Peralta.

PRO'S SCHOLARSHIP PROGRAM

One of PRO's most successful projects has been our scholarship program. Sondra Neiman and her Service Committee have worked diligently and creatively to solicit contributions, and they have been eminently successful. At this point PRO has raised several thousand dollars to award to deserving students in need. I urge you to keep the contributions coming in. You can contribute to honor someone, in someone's memory, or for any reason you choose. (See the scholarship contribution form on page 7.)

BEST WISHES FOR 2008

On behalf of the PRO Board I would like to wish you and yours the best and happiest 2008. I'm not a big advocate of New Year's resolutions, but I think all of us can subscribe to these: 1. Stay healthy. No one knows better than retirees that our greatest asset is our health, so do what you can to maintain good health. Happiness will follow. 2. Be good to yourself. You deserve it. When you value yourself, you can appreciate others and be good to them as well. Hope to see you at the PRO theater party performance of *Chicago*. Join Your Fellow Retirees at the

PRO Spring Theater Party



The Musical Music By John Kander Lyrics by Fred Ebb Book by Fred Ebb and Bob Fosse

Friday, March 28

Altarena Playhouse Alameda

See details on page 3

Inside This Issue . . .

Community College Initiative	p.	2
SPD Report	p.	2
Theater Party	p.	3
Retirement Living Story	p.	4
Photos from PRO Luncheon	p.	7

The Peralta Retiree

Peralta Retirees Organization

PO Box 1951 El Cerrito, CA 94530 http://www.peraltaretirees.org

President - Jerry Herman jerrherm@sbcglobal.net Vice President - Bruce Jacobs Secretary - Juanita Peterson Treasurer - Shirley Timm

> Board of Directors Remo Arancio Pat England Linda Japzon Odell Johnson Sondra Neiman Alex Pappas Ned Pearlstein

The Peralta Retiree Editor - Bruce Jacobs webmaster@peraltaretirees.org

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OP-ED: COMMUNITY COLLEGE INITIATIVE ON FEBRUARY BALLOT

By Bruce Jacobs

Proposition 92 is known as the Community College Initiative (CCI). It will appear on California's February 5 ballot. The measure is designed to enhance the community colleges' ability to fulfill their mission by:

- Lowering fees to \$15 a unit
- Limiting future fee increases
- Providing stable funding for community colleges for more classes and services
- Guaranteeing that the community college system is independent from state politics

If enacted it will not hurt K-12 funding or raise taxes.

Those of us who have worked in the community colleges know what a vital role the colleges play in providing opportunities for the diverse population of Californians of all ages. We also know that the colleges are often a low priority when there is a

(Continued on page 6)

PRO Continues to Disagree with PCCD About CoreSource SPD

By Bruce Jacobs

PRO is continuing to attempt to get the District to make changes in the CoreSource Summary Plan Description (SPD) so that it describes the same level of benefits that were available to retirees before the 2004 changeover from Blue Cross. At the end of September the District responded positively to some of PRO's concerns but refused to change a number of other reductions in benefits that we had identified.

At the end of November PRO President Jerry Herman and PRO Vice-President Bruce Jacobs met with Peralta Trustee Cy Gulassa to discuss the situation and to ask Trustee Gulassa to intervene on our behalf. We identified six of the most important issues that remained unresolved. We provided extensive documentation (which we had already given to the District) which supported our point of view. At the end of the meeting Trustee Gulassa agreed to review the documents and to see if he could encourage the appropriate District personnel to reconsider their position.

Below is a summary of the issues that we discussed with Trustee Gulassa:

Inclusion of Immunizations and Lab Tests in the \$250 routine care limit

The District claims that x-rays, lab and other diagnostic testing where there is no diagnosis of an illness, chronic condition, injury or pregnancy, including immunizations is subject to a \$250 annual maximum for "routine exams." In her letter to Michael Mills, Trudy Largent clearly states that "under the Blue Cross plan, employees were provided coverage." She makes no mention of the \$250 limit and in fact the District removed the \$250 limit for active employees and post-July 1, 2004, retirees.

Reduction in benefit for failing to get preapproval for hospital admissions

Under both Blue Cross and CoreSource, precertification is required prior to non-emergency hospital admissions. The Blue Cross benefit simply stated that if the insured failed to get pre-certification the benefit

(Continued on page 6)

January—March 2008

http://www.peraltaretirees.org

PRO Spring Theater Party

THE MUSICAL

Music By John Kander Lyrics by Fred Ebb Book by Fred Ebb and Bob Fosse

ritten by the same team that gave us Cabaret, Chicago is a brash and bawdy musical masterpiece brimming with show-stopping songs, decadent dance numbers, and stinging satire. When Roxie Hart is accused of murdering her lover, and her husband refuses to take the fall, a slick lawyer reinvents Roxie's image, making her a celebrity in the process. It's jazz-age Celebrity Justice mixed with a little modern razzle-dazzle. Chicago enjoys the distinction of being the longest running revival in Broadway history. The 2002 film version won six Academy Awards, including best picture.

To order tickets, complete the form and mail with your check by Friday February 29 to: PRO, Box 1951, El Cerrito, CA 94530 Name Address Telephone Email ______ Tickets @ \$15 = \$______

Page 3

CHICAGO

Friday, March 28

8 PM

Altarena Playhouse 1409 High Street Alameda

\$15

Order tickets by Friday February 29

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).

Seeking The Holy Grail: Pursuing The Elusive Adapter

By Jerry Herman

Travel is supposed to broaden you (not just because vou eat too much) and make us better or at least more perceptive people. Last spring, as my girlfriend Bev and I traveled through Greece and Turkey, from one ancient site to another, from one seaside resort to the next in the cradle of western civilization, I learned important lessons. Here's one: The sojourner is not so much enriched by the grand adventure or with discovering meaningful connections between the old world and the new. It's not even in the sublime moments such as when a two thousand year old statue perhaps missing only an arm, a nose, and a penis – is caught in the lambent light of a setting sun that makes you feel the exquisite ache of what it means to be human. No, it's the "little things", those mundane challenges, the minor triumphs, that echo in your brain and fill your soul.

And so it was that a resolute quest for a small but vital item, an electrical adapter, became my search for the Holy Grail. You may laugh and ridicule me for setting my sights on so small a potato, but until you've walked in my sandals or at least had batteries die when trying to take a picture of that poor dismembered statue in the perfect light, you can't know the pain and the subsequent obsession with obtaining that little device that can perform virtual miracles. Like Don Quixote I set out with my faithful retainer Sancho Panza – our driver, whose name is Timor – to achieve the Impossible Dream. (Hum along if you know the song.)

Twenty years ago the traveler to foreign shores carried nothing like the catalog of sophisticated electronic gear that is commonplace today. Between Bev and me we had the following gizmos that depend on a modicum of electric current to function: a laptop computer, two digital cameras, two iPods, two cell phones, a shaver, and a hair curler. Can you imagine the crippling of our lives on this journey should we not be able to recharge? Knees become weak at the thought; strong men come close to weeping. The American rechargers don't fit the European sockets, so an intermediate adapter, whose prongs fit into the rounded holes of the European socket and whose holes accept the vertical flat prongs of the American plug is essential for electrical current to flow. It's that male-female thing, which in this case seems to turn into a ménage a trois. Shocking.

Some of you (the more perceptive ones) will be asking, "You dodo, why didn't you take a damned adapter with you?" My answer comes in two words: "We did." "Oh," say those sharp readers, "but you lost it." My response, "We didn't." "What the..... You mean you had an adapter and you're making some big freakin' deal out of getting another one?" Exactly. I do realize that learning that we actually had an adapter might be an anticlimax for some of you, but bear with me and I will explain the need for adapter #2.

We needed two adapters since the burden of having so many little appliances to charge was becoming a practical problem – not enough time to charge everything in a timely manner. (Did I lose any of you with the term "timely manner"?) We couldn't go without both cameras' batteries being charged, nor could we possibly survive if the laptop died. Bev had to have her cell phone at the ready constantly and God help us all if the hair curler couldn't get plugged in while something else was being electrified. Prudently, I also thought getting a new adapter would be insurance in case we did lose adapter #1. Foolishly, I thought buying one would be a simple matter.

Our Turkish driver, Timor, a big teddy bear of a guy, said, "No problem," when I asked if we could get one. (By the way,"No problem," seems to have overtaken "OK" as the most popular English expression in the world. It's the instant response of every non-English speaker when asked a question he doesn't understand.) Timor actually seemed to know what I meant by "adapter." He didn't. When we tried the first store he spoke in Turkish to the clerk who nodded knowingly and brought out a small contraption with wires dangling from it that looked like it could be a tiny weapon of mass destruction. I explained the adapter concept further to Timor, and this time he got

The Peralta Retiree

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(Seeking The Holy Grail Continued from page 4) it. When he explained it to the clerk, the clerk got it, and then the clerk said that the store don't got it. I wasn't concerned yet. Surely this was just an aberration. What self-respecting store in an area that sees about ten American tourists in a good month wouldn't be overstocked with American electrical adapters?

We were advised to go to another store, this one an electronics emporium. Timor drove us across town he was really good at getting places he had never been to before – and there was the store. At this point I actually had the precious adapter #1 in hand, so, when we entered the shop, I handed it to Timor, who showed it to the salesman, and they went into a long conversation, the only word of which I had an inkling of understanding was "Americanski." At the end of the conversation, the salesman tried to sell us a cell phone. At that point I realized that the quest was on. This was not going to be easy, but I was going to get an adapter no matter how long it took, how challenging the search, and what the cost would be in blood, sweat, tears, and Turkish lira. Curiously, Timor became even more committed than I. It became his quest as well. We were on a mission: Don Q and Sancho P. Sir Galahad and his faithful yeoman What's 'is Name, the Lone Ranger and Tonto, Batman and Robin – Scratch the last two. We had no masks, silver bullets or utility belts. Hell, a good utility belt would have had an adapter and we could have said, "No problem."

As we drove from one Turkish town to another we both scanned the streets for likely adapter selling outlets. At a large hardware store, a kind of primitive Home Depot, the salesman was very patient and understanding. He took us past the bin full of hand sickles to a shelf loaded with likely candidates. We checked each one. None of their holes, slots, metal strips, or assorted protrusions matched ours. One more disappointment, but we were not discouraged. Timor learned of another store across town. We struck out again there when a man descended from a small spiral staircase in a corner of the store, took one look at our adapter, and smiled a woeful smile as if to say, "My poor children, when will you come to your senses?" He tried to sell us a gooseneck lamp.

Dear readers, I won't let you suffer any longer. The ending is happy. Three towns and eight stores later we were advised to go to a tiny shop that made electrical connectors for the local hotels, our last best

hope. If that store didn't have it, we were lost. On presenting our problem to the sore manager, he actually said, "No problem," and led us to a bin full of genuine adapters. I could have wept if not for the well known injunction, "There's no crying in adapter hunting." He pulled out a couple, but their slot sizes were wrong. Had we struck out yet again? (You know we didn't. I've already told you.) Then Timor saw an adapter that was the same size as the smallslotted one but with bigger slots. Oh, my God, I think this is it! (In the background the music to "Impossible Dream" swells to an orgasmic pitch) "How much? How much?" I cried. Timor cried the same thing in Turkish. I was willing to pay a king's ransom. "Two lira, two lira!" The clerk had caught our passion and nearly sang out the price. Two lira – that's about a buck fifty. Sotto voce I asked Timor to try to get him down to a lira and a half. He wouldn't go for it. No victory is without compromise.

Back at the hotel room I held the tiny treasure in a trembling hand. It was a third the size of our original adapter and seemed to be missing the various grounds and other safety features meant to spare one from electrocution. But I wasn't going to let the idea of 240 volts coursing through my body stop me from plugging it into the wall socket, a battery charger attached. Would Don O or Sir G let the mere threat of permanent impairment or death stop them from completing their quests? No way Jose. After all, my fair Bev needed to curl her lovely tresses, and what could be more important than that – at least to her. When the red light on the charger lit, we were nearly home free. If the whole thing didn't melt in fifteen minutes, the triumph would be complete. It didn't. Tears of joy all around. Toasts to victory and huzzahs for a job well done. Did you ever hear, "For They Are Jolly Good Fellows" sung in Turkish?

I started this interminable narrative by stating that I've learned that it's the small accomplishments that mean the most. In the course of the great adapter search we saw great mosques, castles carved out of mountains, monuments to those who changed history, cities founded by the Hittites still occupied – by Hittites! We learned how one great culture gave way to the next, how Constantinople became Istanbul (nobody's business but the Turks). But finding that small adapter. That was the great lesson, the important memory that we would take away. We lost the damn thing the next day. January—March 2008

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Scenes From The PRO Luncheon



Toni L'Esperance wins the top door prize



Myrtle Bennett and Vicki Redus



Jerry Healy and John Dahlquist

(**SPD** Continued from page 2)

would only be paid if the pre-certification process would have resulted in approval. If so there was no reduction in benefit. Under CoreSource if the insured fails to get pre-certified the benefit is reduced by 25% even if the pre-certification process would have resulted in approval.

Exclusion of benefits for certain medical conditions and procedures

There are a number of procedures that are excluded in the CoreSource SPD that are not mentioned in the Blue Cross SPD. The District dismisses our objection by saying "...medical exclusion provisions prevail from the prior SPD and are carried forward into the current SPD." However, no citation from the Blue Cross SPDs is provided except the general exclusion clause which is clearly not meant to include specific illnesses or specific medically appropriate treatments.

 Illness or Injury Arising out of Self-Employment or Employment for Wage or Profit excluded from Benefits

This exclusion did not exist under Blue Cross and in fact represents a serious reduction in benefit.

 Right of CoreSource to insist on examination by physician of their choice

The CoreSource SPD allows CoreSource to require the insured to undergo an exam by a physician of CoreSource's choosing. No such provision existed under Blue Cross.

Out of Network Emergency

One of the provisions in the PFT contract concerns charges for emergency room treatment by a non-preferred provider. The contract specifically states that the coverage is for 100% of the physician and hospital charges. The District has changed this to "100% of customary and reasonable." The provision (without "customary and reasonable") was added to the PFT contract in 1992 as a *quid pro quo* for the PFT agreeing to a reduction in payment for non-preferred provider coverage.

(**CCI** *Continued from page 2*)

budget crisis or when they have to compete for funding with the UC and CSU systems.

California needs 3.2 million new college-educated workers–nurses, teachers, engineers and others–to keep our competitive edge and community colleges can help meet that need. The system's contribution in 2005-06 to the state's workforce included more than 63,000 associate degrees and certificates in vocational/ occupational areas. Community colleges provide education for more than 2.5 million students per year–compared to 180,000 at UC and 380,000 at CSU. Two-thirds of all CSU graduates and one-third of all UC graduates begin at community colleges.

You can help by contacting friends, family and neighbors and letting them know why they should support Prop92. You can get more information and read endorsements from unions, business leaders, students and community groups at the Yes on 92 website: http://prop92yes.com. You can also contribute funds at the website. The Peralta Retiree

January—March 2008

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Yes, I want to su (Please print)	pport the PRO Schola	arship Fund with a	contributio	on.	
□ In honor of:					
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Send to: PRO, PO Box 19	The Peralta Foundation—F 51, El Cerrito, CA 94530 Received for the	γRΟ	Pollot		
	arship Fund		Ballot		
In memory of	Contributor	 At the November 8 Membership Meeting, nominations were opened for five PRO Board positions. The following five (all current board members) were the 			
Walter Asato	Aiko Asato	 only nominees, so this ballot asks for a "yes" or "no" vote to confirm the five to continue their current board positions. PRO Members please use this ballot to vote in the election. Clip your completed ballot and 			
Evelyn Averbuck	Bill Sato				
Audrey and Phil Elwood	Renata Polt Schmitt	mail it to: PRO, PO Box 1951, El Cerrito, CA 94530.Ballots should be submitted by February 6.			
Hazel Evans	Barbara J. Thompson	 For the Board 			
Albert D. Mohler	Trudie Fator	Remo Arancio	Yes □	No 🗆	
Robert F. O'Hare	Hector Edward Lopez Frank and Janet Poulos	Pat England	Yes 🛛	No 🗆	
Eve Wallenstein	Ione Elioff Frank and Janet Poulos	Odell Johnson	Yes 🛛	No 🗆	
		Sondra Neiman	Yes □	No 🗆	
		Alex Pappas	Yes □	No 🗆	
				Page 2	

WHAT WE LEARNED ABOUT COVERAGE FOR THE SHINGLES VACCINE

By Bruce Jacobs

Shingles is a disease that causes a rash with blisters that usually lasts for two to four weeks. The pain associated with the blisters can be quite intense. Once this initial phase is over, nerve pain called postherpetic neuralgia can set in. This pain lasts anywhere from 30 days to months or even years. It can be so severe in some people that it disrupts their lives. (You can learn more about shingles at http:// www.medicinenet.com/shingles/ article.htm). A vaccine was approved by the FDA in 2006 for people over 60. It is expensive (between \$200 and \$300) and not covered by Medicare.

Last month PRO received an in-

quiry from a retiree concerning CoreSource insurance coverage for the shingles vaccine. We put out an email asking other retirees to let us know their experience with insurance coverage for the vaccination. Here is what we learned:

- Some doctors ask the patient to obtain the vaccine at a pharmacy and then to immediately bring it into their office for administration of the injection. In this case the cost of the vaccine will *not* be covered. Your physician must both obtain the vaccine and administer it.
- Even though Medicare will not pay for the vaccination, it must be billed and the denial of payment notice submitted to Core-Source.
- CoreSource will pay for the

vaccine. However, if you are a pre-July 1, 2004, retiree the payment will be subject to the \$250 annual limit for routine care. (Note that this is one of the areas under dispute between PRO and the District about changes in coverage with the switch to CoreSource–see the story on page 2.) If you are a post-July 1, 2004, retiree, immunizations are covered without the routine care restrictions.

 Your physician may want to "bunch" his/her patients and will ask you to wait until s/he has a sufficient number of people requesting the vaccine.

Thanks to everyone who responded.

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