



The Peralta Retiree

October - December 2013

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<http://www.peraltaretirees.org>

From the President...

by Jerry Herman, PRO President

What's in a Word?

At the Peralta Benefits Committee Meeting in August, Ron Gerhard, Peralta's CFO, reported on the state of district finances. After he reviewed two spreadsheets full of columns of numbers, I asked him if he could sum up the state of Peralta's finances in a sentence. "I'll do better than that," he said. "I'll do it in one word – solid."

That was the best single word I've heard applied to Peralta in years. In the past, perhaps the best single word to describe the state of Peralta's well-being would have been "shaky"- maybe even "calamitous" – as if it sat atop a community college earthquake fault with the Big One about to hit. Few would have predicted that fault would rupture under City College of San Francisco before Peralta, but that's exactly what's happened.

How has Peralta managed to survive the Great Recession, assorted scandals, accreditation problems, and the OPEB bond disaster? As in any situation luck played a part, but it was much more than luck. The economy is slowly righting itself; Proposition 30 passed. But just as important has been Peralta's management. When Wise Allen took over as interim chancellor after Elihu Harris left, he adopted policies that were reasonable and prudent, and he began to pull Peralta out of the hole it was in. Ron Gerhard was hired and became maybe Peralta's best CFO. Jose Ortiz followed Wise as chancellor and has continued the sensible leadership and integrity Wise initiated. Peralta voters passed bond measures that allowed necessary building and maintenance of facilities.

I don't have to tell you that Peralta's good fortune is ours as well. Our retiree health benefits are secure as long as Peralta is secure. Who knows what

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Plan to Attend ...

PRO's Annual Membership Meeting

Wedgewood Banquet Center
at
Metropolitan Golf Links
Oakland

Thursday
November 7
11 AM to 2:30 PM

See Details on Page 3

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

will happen to the health benefits of CCSF retirees if the college is forced to close?

For the immediate future we can feel good about the stability of our health benefits. PRO will be ever vigilant in protecting them, but we can do that now with a greater sense of ease.

Solid!

How Expensive is Your Car?

Recently, I've been asked by several retirees whether Peralta's retiree health benefits constitute a "Cadillac plan," and if so, do we need to worry about changes to our benefits? First, let me explain the term Cadillac plan. Under Obamacare it means a benefits plan that is very generous to its beneficiaries and, therefore, very expensive: a luxury plan the way a Cadillac is a luxury car. Obamacare pegs any plan that now annually costs an employer or insurer over \$10,200 for an individual and \$27,500

for a family as a Cadillac plan, though it does not use the term Cadillac plan *per se*.

Under the law as it now stands, in 2018 an excise tax of 40% will be imposed on any costs above those figures. The tax will be imposed on employers or insurers, not on insured individuals. But does anyone believe that the employers and insurers will not try either to pass the tax cost on to insured individuals or to reduce benefits to fall below the taxable amount?

As we all know, our retirees' lifetime benefits plan is generous and well-deserved. Does it qualify as a Cadillac plan? For better or worse, that's not currently clear, and the position of the Benefits Office is to put the question on a back burner because the proposed tax will not be implemented for five years. Half a decade in politics, economics and social policy is an eternity.

Given the flaws in Obamacare and the insanely passionate opposition to it by a large faction of the electorate, there will surely be significant changes to it by 2018. The tax on Cadillac plans may vanish or be severely modified. The crystal ball is murky. What is clear is that it's wasted effort trying to figure it out now when today's conclusions will certainly not apply to the facts of 2018.

Annual Membership Meeting

Please join me and several dozen of your fellow PRO members at PRO's annual membership meeting and luncheon on November 7 at the Wedgwood Banquet Center near the Oakland Airport (See details on page 3) It's always a lot of fun, with good food at a reasonable price, entertainment, door prizes, and a chance to connect with Peralta friends and colleagues who you may not have seen for years.

Lest You Forget...

I want to remind you as well to renew your PRO membership. You can find your membership expiration date on the address label of this newsletter. If you are up to date with your dues – paid through 2013 – renew for 2014. If you pay now you will be current through to the end of 2014. Remember, PRO's strength is in its numbers. If you think what PRO does in protecting your lifetime benefits is important, then catch up with your dues. The more members PRO has, the less likely that anyone will mess with us. Thanks.

Peralta Retirees Organization

1250-I Newell Ave., #162
Walnut Creek, CA 94596

<http://www.peraltaretirees.org>

President - Jerry Herman
jerrherm@sbcglobal.net
Vice President - Bruce Jacobs
Secretary - Ann Whitehead
Treasurer - Anna Pavelka-Lodato

Board of Directors

Remo Arancio
Pat England
Linda Japzon
Yvonne Lewis
Alex Pappas
Jay Quesada
Debra Weintraub

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

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Volume 10 Number 1

PRO's Annual Luncheon and Membership Meeting



Roaring 20's

Period Attire Encouraged

Thursday, November 7



Social Hour 11 AM—Noon (No Host Bar)
Buffet Luncheon and Entertainment NOON—1:30 PM (\$18/PERSON)

Short Business Meeting to Follow
Featuring Music by the Glen Pearson Trio
Door prizes and surprises

Location

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

Luncheon Reservations
Required by Monday, Oct. 28.

To reserve: Send a check made out to 'PRO' for \$18 for each person in your party attending the luncheon. Mail your check to:

PRO
1250-I Newell Ave., #162
Walnut Creek, CA 94596

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.

Name _____

Number Attending _____

Names of additional guests attending:

Total enclosed (\$18/person) \$ _____

Questions? Call Jay Quesada at 510-521-6117

To pay by credit card, go to the PRO website and click on the link to the luncheon: www.peraltaretirees.org

Nominations Open For Five PRO Board Seats

The PRO Board opened nominations for this year's Board election at the September 4 Board meeting. The following people, all of whom currently serve on the Board, were nominated for two-year terms.

- Remo Arancio
- Pat England
- Yvonne Lewis
- Jay Quesada
- Ann Whitehead

Members may submit additional nominations by mailing the nominee's name to the PRO Post Office Box (1250-I Newell Ave., #162 Walnut Creek, CA 94596), or by emailing the nomination to info@peraltaretirees.org. Please make the Subject of your email "Nomination for Board." The nominator must include his/her name and should have verified that the nominee is willing to serve if elected. Nominees and nominators must be current in their payment of PRO dues (through the end of 2013). Nominations will close at the general business meeting on November 7 (see page 3 for information about the meeting).

Renewal Due for Retirees Whose Membership Expires at the End of 2013

Check the label on your Newsletter to determine when your membership expires. If the label says 2013 then you need to renew for 2014.

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

It's easier than ever to renew your membership in PRO. You can now pay your dues for 2014:

- **securely by credit card at the PRO web site.**

Just go to:

www.peraltaretirees.org/index.htm

- **by mailing your check to PRO, 1250-I Newell Avenue, #168, Walnut Creek, CA 94596**
- **by bringing a check to PRO's Annual Meeting on November 7 (see page 3).**



The PRO Board at its regular monthly meeting held on July 10, 2013.

From the left: PRO VP Bruce Jacobs, PRO Secretary Ann Whitehead, Yvonne Lewis, Pat England, Debby Weintraub, Remo Arancio, Alex Pappas, PRO President Jerry Herman, Jay Quesada, Linda Japzon, and PRO Treasurer Anna Pavelka-Lodato

Health Benefits Roundup:

Pre-Certification, SPD Revisions, and Finding In-Network Providers

Pre-Certification

By the end of June everyone enrolled in the District's PPO insurance program (Anthem Blue Cross/CoreSource) should have received a new insurance card. The following statement appears on the back of the card:

PRE-CERTIFICATION REQUIRED for inpatient admissions, homecare, and certain outpatient procedures.

PRO has received a number of inquiries about whether this is a new requirement that Blue Cross is imposing as a result of the change in the provider network that necessitated the new cards.

Pre-certification for hospital and other inpatient admissions, home health care and certain other procedures has always been required. The exact obligations are included in the Summary Plan Descriptions (SPD) document that spells out all benefits guaranteed to retirees. These requirements cannot be arbitrarily changed by the insurer or the District. Copies of the applicable SPDs are available on the internet. Links are provided on the PRO web site's Resources page (www.peraltaretirees.org/Docs/resources.htm).

What pre-certification means is that the insurance carrier needs to be notified about, and has to approve, services prior to a covered person utilizing them. Exceptions are made if the services required are urgent care or outside the continental US. Generally the notification is done by your provider. Providers are aware of this common carrier requirement and take care of it when they verify your insurance eligibility. It behooves you, however, to verify that the provider is following the pre-certification requirements since failure to do so can result in reduced benefits. Full details about the pre-certification requirements and the penalties for failing to follow the procedures can be found in the section of the SPD titled **Pre-Service Claim Procedure**.

SPD Revisions

Last year, PRO discovered that the District had made a unilateral change in the Summary Plan Descriptions issued in 2008 that applied to both retirees and active employees. The change reduced the guaranteed benefit. Since the District's change applied to everyone, PRO worked with the PFT to remove the altered language and restore the full benefit. The District ultimately agreed that they would reverse the change.

As a result, Bruce Jacobs, PRO VP is working with the PFT to undertake a full review of the current SPDs to make sure that the District did not make other changes that resulted in reductions to guaranteed benefits. The review should be completed early this fall and will be followed by meetings with the Benefits Officer and the District's brokers aimed at restoring any benefits that may have been reduced by unwarranted SPD revisions.

Finding In-Network Providers

If you are looking for an in-network provider on the internet the procedure has changed. You can find a link to the Anthem Blue Cross online provider search web page on the PRO web site's Resources page: (www.peraltaretirees.org/Docs/resources.htm).

You should *not* log on to the website. Instead:

- Complete sections 1-3.
- Choose "I am a current member and want to search using my plan." This will present you with a new set of options.
- Choose "Search by your plan using the first three letters of your Member ID."
- Enter **KZU**.

You may also contact CoreSource Member Services for assistance finding an Anthem Blue Cross In-Network Provider at 866-280-4120.

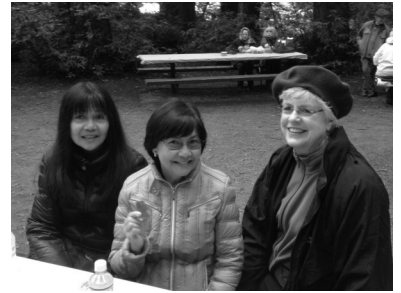
Scenes From the 2013 PRO Picnic



Vince Bourke , Jack Walsh, and Bill Lepowsky



PRO Social Committee Co-Chairs Jay Quesada and Linda Japzon



Joyce Chu-Lee, Nancy Koo, and Marge Maloney



Mike Feiler, Sue Chin, and Bill Lepowsky with his wife Mary

More than 30 people attended the Annual PRO picnic which was held in Redwood Park in Oakland on Friday, August 9. The day was unseasonably chilly but attendees' spirits were high!



Chris Hadley and Helen Bersie



Ron Felzer and Neil Dunlap



Jack Mooradian and Stan Peters

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



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

In honor of: On the occasion of: In memory of:

Please send acknowledgement card to:

Name: _____

Address: _____

City: _____ **State:** _____

Zip: _____

Contributor's Name: _____

Contributor's Address: _____

City: _____ **State:** _____

Zip: _____

Make check payable to: **The Peralta Foundation—PRO**

Send to: PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

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

Contributions Received for the PRO Scholarship Fund	
In Memory of:	Contributor
Michael Gilmore	Carol Dalessio
Sheryl Queen	Susan Chin
Sheryl Queen	Anna Pavelka-Lodato
Cleo Ross	Carol Dalessio

IN MEMORIAM

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

Jane Koll

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, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

Welcome New Member

PRO welcomes the following retiree who has recently joined.

Dorcas Moulton

CoreSource Has New Web Portal: myCoreSource.com

CoreSource has developed a new web portal that it promises will improve the delivery of services and information to members. CoreSource has set up a consolidated and personalized member portal. The goal is to make navigation and retrieval of information easier and faster.

To use the new portal, you will need to register at **www.myCoreSource.com** even if you have registered on CoreSource's previous web site. This will allow you to gain access to the data that was available on the old web site as well as to some new enhancements.

The new Message Center allows you to gain quick, direct access to customer service. Topics can be selected so that your message is routed to the appropriate department. You can immediately send questions about a specific claim while viewing it, and you will be able to receive information or documents securely.

There are a variety of filtering and sorting capabilities that can help you find specific claims faster, including the ability to sort by status, type or provider. Once you have located a claim you can view it in summary or in detail.

According to CoreSource the site offers more intense security to protect your information. You can also create separate logins for family members with the ability to block certain information from other members of the household. Finally, you will be alerted automatically when an online Explanation of Benefits (EOB) is available.

A voice-over slide tutorial which provides instructions for using the new web site is available on the Peralta Benefits web page. There is also a Member's Guide that includes instructions for registering at the new site. You can find a link to the Peralta Benefits web page on the PRO web site's Resources page: (www.peraltaretirees.org/Docs/resources.htm).

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