



The Peralta Retiree

January—March 2017

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<http://www.peraltaretirees.org>

From the President...

by Debby Weintraub, PRO President

This fall has seen challenges. First, in mid-September, the district began a disorganized medical coverage Dependent Audit. The intent of the Dependent Audit, according to the district, was to contain medical coverage costs without harming employees or retirees by removing ineligible dependents from the district’s health care coverage plans. In the past, and even during this audit, the district did realize savings from this activity.

However, the audit was flawed in many ways. In this newsletter you will read a letter from one of our PRO members that enumerates the many obstacles and problems he faced during the process of this audit which unfortunately, were not unique to him.

At our October PRO Board meeting the Dependent Audit was an agenda item since the PRO Board pays close attention anytime the district is reviewing our health care. We were alarmed by several aspects of the audit. First, the timeline was unreasonably short, (a couple of weeks turn-around time from receiving a packet to having all documents verified by CoreSource), particularly as we knew retirees could have various reasons for not being able to complete the process in the short time allotted, including: travel, illness, or need for help from a caregiver or family member to procure appropriate documents.

Furthermore, we were distressed by the consequences the district laid out for failure to complete all aspects of the process by the date stated in their letters (initially October 14). The district stated in their Frequently Asked Questions sent to all and posted on their website, *“Peralta Community College District will have no choice but to terminate your dependent(s) if you do not provide the required document to verify eligibility by the audit deadline.”*

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PRO Membership Renewal Due for Retirees Whose Membership Expired at the End of 2016

Check the label on your Newsletter to determine when your membership expires. If the label says 2016 or before then you need to renew for 2017.

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They went on to proclaim that, “Coverage will be terminated effective December 31, 2016 for any ineligible dependents or for any of your enrolled family members whom do not provide the required documentation. The next opportunity to enroll terminated dependents for coverage, if they are eligible, will be during your next annual enrollment period in May 2016 with coverage effective on July 1, 2017.” In other words, if you failed to meet the district deadlines (short as they were), your dependent would be without health care for six months – and, as they also made it clear, with no chance for COBRA since missing the deadline was not a qualifying event.

The PRO Board swung into action. We made phone calls to CoreSource and learned that the deadlines were set by the district and, in fact, the real deadline CoreSource was working with was a month later (November 11) than district communications stated. We emailed Trudy Largent, Jennifer Seibert and Chancellor Laguerre. We spoke with both Trudy

Largent and the Chancellor. We expressed our concerns, not only about the timeline and the multiple problems with the mailings, but also the life threatening nature of the consequences for missing the deadline - no health care for six months!!

The district agreed to announce an extension of the audit and give the date CoreSource had told us: November 11, 2016. The district also agreed to multiple ways of contacting employees and retirees who were either not responding or for whom the district did not have a record of their response. However, despite numerous pleas to also let people know that they would be allowed to re-enroll their dependents prior to May 2017 if the employee or retiree could verify their dependents eligibility, the district refused. They seem to have preferred to make people anxious and stressed, perhaps in hopes of pushing people to fill out the requested documents in a timely fashion. After questioning from PRO, Trudy Largent stated at the district Benefits Meeting on December 8, 2016 that any dependent verified as eligible, but who missed the November 11 deadline, would be allowed to re-enroll prior to May, 2017.

After the multiple problems with the audit began to surface, PRO worked with the PFT to develop a process for future Dependent Audits that would guarantee that the unions and PRO would help establish timelines and consequences for failure to meet the timelines. PFT presented the process to the district during a set of negotiations and hopes to reach an agreement in the near future.

The second primary challenge we all faced this fall and will continue to face over the next four years will be an assault on Medicare and Social Security by the President-elect and the cabinet he has selected. The newly elected administration has the support of a Senate and House that will look for ways to privatize Medicare and Social Security. Though Peralta is currently responsible for most things Medicare does not pay for, making it seem like we are less in danger than other retirees, we could find our district facing enormous medical bills- ones that may be very difficult to cover. PRO should do what it can to protect Medicare for all Americans.

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Peralta Retirees Organization

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The Peralta Retiree

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Volume 13 Number 2

Das Audit

by Albert Lannon (Retired Chair, Laney College Labor Studies)

Unlike the character in Franz Kafka's *The Trial*, my 2016 experience with the CoreSource Dependents Audit did not lead to death...but it might have. In the novel, Josef K's destiny is controlled at the whim of arbitrary and unreachable forces. Kafka called his story *Der Prozess*, The Process. He might have called it *Das Audit*.

Like other Peralta retirees with CoreSource, I received notice of another audit to determine if my spouse was, in fact, a covered dependent. That seems fair and reasonable. With the costs of health insurance being what they are, anyone ripping off Peralta or CoreSource is harming all of us retirees. But the promised packet never came and, frankly, I forgot about it. At 78 my memory isn't what it used to be.

Then I received a notice of the deadline extension to November 11 (a holiday!) and realized I had not received my forms. I called the CoreSource number in Baltimore and was told, "You're not in the system." That was a bit of a shock since my wife, who has rarely needed to use insurance during the dozen years we've been together, had a near-fatal heart attack in late August and is still recovering and under doctor's care.

I contacted the Peralta benefits office and was asked, What is your wife's name? I gave it to them, and then...nothing. A few days later I received a call from "Bob," whether from Peralta or CoreSource I don't recall, warning me about my missing paperwork. He appeared to know nothing of the other communications, but said he would send me the packet, and it arrived a few days later. So far, so good.

I followed the instructions and sent a copy of our marriage certificate and our mortgage statement. And waited. And about ten days later received the "Non-Respondents" letter of October 27. On October 31 I emailed CoreSource asking for confirmation that the documentation had been received and we were done. No response.

On November 3 I emailed them again and copied Peralta Benefits. My message to Peralta was, "Help!" On November 4 Peralta emailed back saying CoreSource would respond after checking the day's mail, and that I could call them for confirmation. Peralta Benefits sent my email on to CoreSource asking them to respond to me.

CoreSource said they had not received it in the November 3 mail and the mail for the 4th hadn't arrived yet; they asked when I had sent it. I said it was around October 25, I didn't note the exact date, but it was immediately after receiving the packet from "Bob." I thought it might have crossed in the mail with the CoreSource final warning, but it seemed that too much time had passed and the 11th was approaching. It was probably lost somewhere. The agent said, "Let's wait for the mail."

On November 4 I received from Peralta a \$6.57 certified mail copy of the October 27 CoreSource letter. Good thing I was home to sign for it; the post office I would have had to get it at is 15 miles away. I emailed Peralta again and was again told CoreSource would respond after they checked the mail. CoreSource called to tell me it wasn't in the mail. I said it seems to have gotten lost; the agent said they would check the next day's mail. At some point CoreSource suggested I bring my documents to Peralta and have them fax it, since I do not have fax capability. I said that would be hard since I lived in Arizona.

On November 5, at my wit's end, I emailed CoreSource and Peralta Benefits asking that they please email me a copy of the Audit form, not the whole packet, which I looked at again online. That came on Monday, November 7. I filled it out, signed it, scanned it along with my 2015 tax return and marriage certificate and emailed it to both CoreSource and Peralta. Silence.

I called CoreSource. They said they were waiting to hear from Peralta if the tax return was acceptable. I should say that I do my own taxes and my file copy has all the numbers, which were to be redacted, but only our initials in the space for names. Our address isn't on it because we know where we live! It is the

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As a granddaughter of Jewish immigrants, I find the election of Donald Trump to be terrifying. His open attacks on immigrants has fueled the growth and expansion of a white supremacist movement that makes me lose sleep at night, but also makes me stand up and say, "Not here- this kind of hatred cannot be tolerated in this country." I hope PRO will also find ways to help protect our fellow citizens.

This fall has reinforced my belief that advocacy is always important. PRO's actions this October created change as we worked with the district to correct the timeline and (even if they are not saying it openly) prevent eligible dependents from being removed from health care for six months, as well as with the PFT to implement future changes. We all need to believe that our voice, particularly joined with others, can make a difference.

(Continued from page 3 Das Audit)

only copy I retain and that's why – to avoid any confusion - I sent the marriage certificate as well. CoreSource called me at the end of their day to say they had been unable to contact anyone from Peralta. I remembered that I had originally sent in the mortgage statement and told the agent that I would scan that and send it off by email in the next ten minutes. She said they were closing in five minutes and she'd call me in the morning.

I received emails from both CoreSource and Peralta that next morning, November 8, confirming that my beloved was indeed eligible, and thanking me for my patience (!!). It was ironic that it was Election Day in a political season of rebellion against faceless bureaucracy with unyielding rules. There's gotta be a better way!

District To Host Medicare Open Enrollment Fair on February 1

The Medicare open enrollment period is from January 1 until March 31, 2017. The District will be hosting an event on Wednesday, February 1, for all active and retired employees who are eligible for Medicare. (Note that all PCCD employees who retired on or after July 1, 2004, are *required* to enroll in Medicare if they are eligible for the federal program in order to keep their Peralta benefits.)

The event will be held in the Board Room at the district office from 10 AM until 5 PM. At 10, there will be a workshop about Medicare enrollment with representatives from the Social Security Administration, Kaiser Senior Advantage, CoreSource and the District. They will provide information and updates, and field questions. On-site enrollment services will be available.

In addition to this event, PCCD Benefits Manager Jennifer Seibert is planning to develop a survey that will ask retirees and current employees about their interactions and satisfaction with the Benefits Office. People that would like to submit questions for the survey should do so by early January at jseibert@peralta.edu. Also keep a look out for the survey in early February.

Renewal Due for Retirees Whose Membership Expired at the End of 2016

Check the label on your Newsletter to determine when your membership expires. If the label says 2016 or before then you need to renew for 2017.

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 2017:

- **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**

PRO's Annual Meeting and Lunch

PRO's annual membership meeting and luncheon on November 10 was held, as usual, at the Wedgewood Banquet Center adjacent to the Oakland International Airport. PRO Board member John Lodato stepped up to organize the event with assistance from PRO Treasurer Anna Pavelka-Lodato. The excellent Glen Pearson Ensemble set the celebratory tone with music throughout the afternoon. See below for photos from the event.



Shirley Coaston and Myrtle Bennett



Mike Feiler and Susan Chin



Jerry Herman, Michael Mills and Ione Ellioff



Linda Japzon and Judy Merrill



PCCD Chancellor Dr. Jowel C. Laguerre



Sondra Neiman and Carol Dalessio



Remo Arancio and Ned Pearlstein



Yvonne Price and Odell Johnson



Benefits Manager Jennifer Seibert and PCCD Trustee Bill Reilly

Letter to the Editor:**The risk of fossil fuels to the climate--and to our retirement funds: Simple steps you can take to make a difference**

by David Raughton, Retired Peralta Faculty and Deborah Silvey, Retired DVC Faculty

What does climate change have to do with our pension funds? As a Peralta retiree, it is important for you to know that climate change has an impact on your retirement funds. Our funds are at risk as long as fossil fuel companies remain a part of our pension funds' portfolio. Climate scientists agree that burning fossil fuels--coal, oil, gas--is the major cause of climate change. For that reason, 80 percent of fossil reserves must be kept in the ground, unburned. So in order to save the planet from the most catastrophic climate effects--such as sea level rise, extreme weather, and increased fire danger, those fossil fuel reserves will become worthless. And that will hurt CalSTRS' and CalPERS' bottom line.

Our pension funds--especially CalSTRS--are already considering moves away from fossil fuels, because they see they are no longer wise long-term investment choices. In fact, a recent *New York Times* article "Cashing in on Climate Change" says that "some of the country's largest pension funds, including the California State Teachers' Retirement System and New York State's retirement fund, have begun tilting away from fossil fuels." However, this tilting isn't happening fast enough. As much as 10 percent of CalSTRS and CalPERS funds remains invested in fossil fuels.

The new administration in Washington will bring some dramatic changes in U.S. energy policy. The president-elect, himself a climate change denier, has chosen deniers to head the Department of Energy and the EPA. But he is the only world leader to deny climate change; the rest of the world will continue to work toward keeping to the Paris climate agreement of last year--the pledge to reduce fossil fuel use in order to keep temperature rise to less than 2 degrees Celsius (3.5 F). That pledge will continue to have an impact on both the climate and the financial community, as the moves toward renewable energy and away from fossil fuels accelerate.

California has been a strong climate leader for over a decade; we Californians will have an even more important role to play in the coming years. One thing we can do is ask CalSTRS and CalPERS to make the right choice. In 2015 the California legislature mandated that these pension funds divest from coal--an important first step. Now, we can ask them to do what is both morally right and financially sound: divest from all fossil fuels, starting with Big Oil. There is a [petition page at Fossil Free California.org](http://FossilFreeCalifornia.org) where you can add your signature to urge CalSTRS and CalPERS to divest. And, if you want to become more involved, there are further steps you can take described on the website. Help make a difference for the climate and the future!

PRO Board Adds Four New Members

The PRO Board is welcoming four new members. Each brings unique assets to the Board as well as a wealth of Peralta experience that should enhance PRO's ability to fulfill its mission to the district's retirees.

Karen Anderson

Karen joined the Peralta staff in 1998 as a Staff Assistant in the newly formed Office of External Affairs at the District Office. Hired first as a classified, she



eventually became a confidential due to the materials that crossed her desk each day. When the office closed she transferred to the position of Benefits Analyst. Shortly thereafter she was assigned to the Human Resources Department as a Personnel Specialist. It was her responsibility to hire new classified managers and staff applicants both full and part time. She retired in 2008.

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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:** _____

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Contributor's Name: _____

Contributor's Address: _____

City: _____ **State:** _____

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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
Marion Fay	Kerry Compton
Loretta Hernandez	Kerry Compton
In Honor of:	Contributor
Bruce Jacobs	Jerry Herman
Linda Japzon	Yvonne Price
Roger Newman	Ron Felzer
Jay Quesada	Yvonne Price

IN MEMORIAM

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

**John Dahlquist
Giles Faget
Marion Fay
Mary Jane Logan**

If you have any information about the passing or the serious illness of a Peralta retiree, please contact Bruce Jacobs at: brucejacobs@gmail.com or by writing to PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

Welcome New Members

PRO welcomes the following retirees who have recently joined:

Dorcas Moulton
Thomas Wong

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Teofila (Telly) Castro

Telly started her employment at the cashiers office at Laney College on April 1, 1979. Three months later she was hired at the District Payroll Office. She retired as Payroll Manager in June 2010. She feels honored for her election as one of the PRO Board members. She says she “wants to be one of the voices and advocates for the rights and benefits for all Peralta's retirees.”



Carol Dalessio

Carol obtained Masters Degrees in Rehabilitation Counseling and Marriage and Family Therapy from SF State University and served as the Disabled Students Programs and Services Coordinator at Laney College from 1982 through 2010. She served on numerous State and college-wide committees to enhance accommodations for both faculty and students with disabilities. Carol served as a member of the Faculty Senate for about 10 years. Since re-



tirement, she has been active in two international organizations to expand educational opportunities for women.

Helene Maxwell

Helene is happy to join the PRO Board. With ominous signs coming from the incoming Washington administration and threats to Medicare, she believes that PRO will play an increasingly important role in keeping members informed on key issues at both local and national levels.



She worked with students with disabilities in Peralta for 30 years, first as an instructional assistant in Merritt's DSPS program, and then as an Assistive Technology instructor at Merritt and COA. In 1996, she became the DSPS Coordinator at COA, in addition to continuing to teach adapted computer classes.

She also served as PFT campus rep at Merritt and COA and as chair of the PFT PAC for 14 years. She retired in 2014.

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