



## From the President...

Those of us who have devoted years to PRO, like many of you, realize that PRO serves a key role in preserving the retiree benefits we earned during our years of service for the District. We know that without an organization our voices will be muffled, and our rights could be lost altogether. So once again, with perhaps a much stronger sense of urgency, the PRO Board is considering making some changes this fall in response to the fact that both our general membership and the number of people on our Board have been dwindling. With a sense of anguish and hope, the Board discussed formally reducing the size of the PRO Board and meeting less frequently as one way to encourage new leadership. In an effort to strengthen our power as an organization, we also talked about concentrating our efforts on advocating for our lifetime benefits, keeping members informed about District, state and national changes to health care for retirees, improvements as well as modifications, and continuing our role as a watchdog over our Summary Plan Description to be sure all the medical benefits we retired with stay in place and are in compliance with the law. In addition, we want to continue to provide our yearly workshop on how Peralta medical benefits coordinate with Medicare since we know all our efforts in keeping retirees informed about their health benefits are highly valued by our members.



We believe our newsletter is our most effective form of communication with our membership, and we would like to direct much of our financial resources to keeping the newsletter as vibrant and frequent as it has been over the years. We also plan to keep our website up to date and as informative and useful as

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*Upcoming PRO Event:*

**PRO's Annual Luncheon  
and Membership Meeting  
Thursday, November 8  
11 AM to 3 PM**

Details on page 3

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possible. But both our newsletter and our website take people time resources, which are very scarce at this moment.

Providing scholarships has been a significant way that PRO has kept a link to our colleges and the students we served. We are deeply proud to have found a way to continue contributing to Peralta's educational goals. But since financial contributions from our members have been decreasing over the last few years, we are contemplating reducing the amount of money we give to students for PRO Scholarships (currently \$1,500 per student) and reducing the number of scholarships each year from four to two. Another issue surrounding our giving of scholarships has to do with the time it takes to recruit readers for the scholarships and working with the Peralta Foundation to keep the money organized and properly distributed. These tasks take more effort than financial resources, but again, we are short on both which is the reason why we are looking to reduce our commitments.

This November 8, we will have our annual membership meeting. (See page 3 for details.) Those of you who attend will hear another plea for more involvement and you will see that Bruce Jacobs, Helene Maxwell, and I will be up for re-election. I am able to serve another term on the Board as I believe Helene and Bruce are as well. But the fourth person on the Board up for re-election, Tom Branca, has another obligation on the days the Board meets and can no longer serve. We thank him so much for his contributions to PRO while serving on the Board. John Lodato and Anna Palveka-Lodato will be stepping down in January 2019; they contributed many hours organizing PRO's social events and Anna served as our Treasurer, an essential role that she fulfilled masterfully. Our Board Secretary, Patricia Dudley, stepped down last January and has not been replaced yet. She was a terrific note taker and is greatly missed on the Board too. We need people to join the Board!

At our November membership meeting we will be honoring one of PRO's members, Sue Chin, who has been a loyal promoter of PRO and volunteers many hours keeping our database in order. We literally cannot function well without her. I hope you will come to honor this very dedicated and generous PRO member.

In this issue you will also see two different views on the upcoming parcel tax that the District has put on the ballot. We hope you will read both points of view and carefully consider your choice before voting. You may also want to review what I wrote about my work on the Citizens Oversight Committee in a previous newsletter (available online on PRO's website Volume 14 No. 3 April '18.) In addition, we are introducing the two newcomers to the Board of Trustee race on the November ballot. They are endorsed by the Peralta unions and are running against the incumbents, Bill Riley and Linda Handy.

Finally, just a note about what PRO has been doing on your behalf over the last few months. We have been working with the PFT to safeguard our Summary Plan Description (SPD). Your SPD outlines every single medical benefit you are entitled to when you retire. There are different SPDs for retirees de-

*(Continued on page 10)*

## **Peralta Retirees Organization**

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

<http://www.peraltaretirees.org>

President – Debby Weintraub  
[info@peraltaretirees.org](mailto:info@peraltaretirees.org)

Vice-President – Bruce Jacobs  
Secretary – open

Treasurer – Anna Pavelka-Lodato  
Past President – Jerry Herman

### **Board of Directors**

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*The Peralta Retiree* is published four times a year by  
the Peralta Retirees Organization (PRO)

Volume 15 Number 1

# PRO's Annual Luncheon & Membership Meeting

— Honoring Sue Chin —

Loyal PRO Promoter and Volunteer

Thursday ■ November 8

Social Hour 11 AM – Noon (No Host Bar)

Buffet Luncheon Noon – 3:00 PM \$20/Person

Short Business Meeting to Follow

Featuring Music by Glen Pearson

## Location

Fairview Metropolitan 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.

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### Luncheon Reservations Required by **Monday, Oct. 29**

**To reserve:** Send a check made out to 'PRO' for \$20 for each person in your party attending the luncheon.

Mail your **PRO** check to: **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 (\$20/person) \$\_\_

Questions? Call or text John Lodato at 925-932- 4323

# Know Your SPD: Filing a Claim if You Get Sick Abroad

By Bruce Jacobs

*This is the second in a series of articles that delineate benefits available to Peralta retirees who are enrolled in the CoreSource/Blue Cross option. All benefits are described in a document called the Summary Plan Description (SPD) which is available online at the My CoreSource web site: [mycoresorce.com](http://mycoresorce.com) After you sign in you can access the document by using the “My Links” drop-down menu and choosing Peralta Comm. College Pre (or Post) 7-2004 Retiree Plan Document.*

As you probably know, Medicare will not provide any coverage if you get sick or injured while you are out of the country. However, your Peralta benefits do cover you while you are abroad. Since foreign doctors and hospitals are almost never in the Blue Cross network, the providers will not do the paperwork to get the claim paid. They may also provide you with minimum documentation of your costs because in some countries their citizens do not pay for medical services when they are provided. At a minimum, you should make an effort to get a receipt showing what you have paid. The lack of detail should not matter for your claim.

The procedure for making a claim usually requires you to submit the following information to CoreSource. You should do this within 12 months of incurring the costs, and probably it's best to do it as soon as you return to the US.

## What needs to be submitted?

Generally you will submit:

1. A cover letter in which you provide basic information, a narrative describing what happened, and a list of enclosures:



### Basic Information

- The name of the primary insured
- His/her employee id # (on the CoreSource card)
- The name and social security number of the person who is filing the claim
- CoreSource Group # 4138, Plan No 040 Medical, Blue Cross Group # 277930M009, Group Name: Peralta Community College District

### Narrative

- A description of why you needed medical assistance while abroad
- The name of the provider as well as a description of the services s/he provided
- How much you paid for the services you received in local currency as well as dollars (Note: It's best to pay with a credit card as the credit card will provide the exchange rate on your bill.)

### List of Enclosures

- CoreSource Medical Claim Form
- Copy of your credit card bill showing the charges. If you couldn't pay by credit card, you will need to submit a printout from a web page that shows historical exchange rates for the date(s) involved – <https://www.x-rates.com/historical>
- Copies of physician and/or hospital bill(s)

2. A completed CoreSource Medical Claim Form. (The form is available on the MyCoreSource web site. It is a choice in the My Links dropdown menu.)
3. The enclosures described above

At the conclusion of your narrative you should indicate how much you are seeking in reimbursement. This will generally be 80% of what you paid since you were out of network. However, if you needed emergency room services because of a serious injury or illness, you should ask for 100% reimbursement.

Hopefully, your travels will be injury and illness-free. But if something does happen, knowing that your Peralta benefits are in force can be one less thing to be anxious about.

# Key Pension Decision Before CA Supreme Court

By Bruce Jacobs

CA's Supreme Court will hear several cases that challenge what is known as the California Rule. The California Rule which was established in a Supreme Court decision that dates from 1955 is a legal argument that interprets state and federal constitutional law to, in effect, prohibit changes to pension benefits for employees already working. The operative language in that ruling was the following: "changes in a pension plan which result in disadvantage to employees should be accompanied by comparable new advantages."

Up until last year that language has been interpreted in dozens of cases as requiring that in order to change the pension benefits for a public employee once they have been hired, the employee must be compensated with an enhanced benefit of equal value. Application of the California Rule means that a public employer cannot achieve savings from cutting promised pension benefits for current employees since the employer must compensate the employees with additional benefits of comparable value.

In 2012, the CA state legislature passed, and Governor Jerry Brown signed, a bill that reduced pension formulas and increased employee contributions, but only for employees hired after January 1, 2013. A few provisions of the bill did apply to current employees (for example, a ban on 'spiking,' which allows employees to increase their pensions by hiking their final pension eligible salary or by buying "airtime," *i.e.*, additional service credit years). A union representing firefighters sued over the ban on purchase of airtime and the lower courts sided with the State, thereby challenging the California Rule. That case, along with several others that challenge the Rule is on the Supreme Court docket for this year. This case, which informed observers believe could be ruled on by the end of 2018, is not just about airtime because whether or not purchasing airtime is protected by the California Rule requires clarification of the California Rule. The ruling could be narrow, simply affirming or rejecting the ability of public employees to purchase airtime. Or the ruling could be quite broad, asserting that the California

Rule does not entitle public employees to irreducible pension benefits, of any kind, to apply for work not yet performed.

If the Court does not uphold the California Rule, we should expect many jurisdictions to attempt to reduce pension benefits for current employees without providing enhanced benefits of comparable value. This



is especially true since agencies like CalPERS have dramatically increased required employer contributions to cover actuarial shortfalls from losses during the 2008 recession.

None of the cases before the Court argue that existing retirees' benefits can be altered. However, if the Court allows the benefits of current employees to be altered in such a way that the employees are disadvantaged, it is possible that attacks on the inviolability of pensions or other benefits (such as medical benefits) of already retired individuals could be under attack next.

## Contributions Received for the PRO Scholarship Fund

In Memory of:	Contributor(s)
Juanita Peterson	Rita Haberlin
Paul Harless	Tom Pearse
Proverb Jacobs	Tom Pearse

## Election 2018: Candidates for the Peralta Board

The Peralta Federation of Teachers has endorsed both **Corean Todd** and **Cindi Napoli-Abella Reiss**, candidates for the Peralta Board of Trustees, who are challenging incumbents Linda Handy and Bill Riley, respectively. **Corean Todd** and **Cindi Reiss** have each gathered an impressive list of endorsements from labor, community leaders, and organizations, including the Alameda County Labor Council; SEIU Local 1021; Peralta Trustees Nicky Gonzalez Yuen and Karen Weinstein; and many others. (See candidate bios below)

PFT believes Corean Todd and Cindi Reiss will bring new energy and renewed commitment to Peralta faculty and students. The district is currently besieged by a host of issues: fiscal mismanagement, administrative bloat, and declining enrollment, to name but a few. PFT sees Corean Todd and Cindi Reiss as strong and vocal leaders whose knowledge and understanding of faculty and student needs are bound tightly with their passion to ensure that Peralta Community Colleges once again become the academic gem of the East Bay.

### Corean Todd

**Candidate for Peralta Area 3 — (Fruitvale, Laurel, Maxwell Park, San Antonio, Seminary)**

<https://coreantoddforperalta2018.com/>

Corean Todd is challenging incumbent Linda Handy to represent Area 3 on the Peralta Board. Corean Todd is a proud Oakland native who has spent the entirety of her life advocating for the best interests of children. She knows the struggle that many community college students face because she was once one herself: she started at Merritt College taking classes as a single mom before transferring to earn her B.A.

She has over a decade of working in labor, most recently as a Union Steward for the Teamsters at UC Berkeley. In addition, for over eleven years Corean Todd was the Board President of Parent Voices Oakland, a grassroots advocacy group dedicated to expanding childcare for all families who need it. As one of its earliest members, Todd cut her teeth on changing policy at the state level during the Schwarzenegger era of safety net cuts. Based on her astute understanding of state regulations, Corean Todd filed suit in the California Supreme Court against Schwarzenegger's cuts and won the case.



Corean Todd and her son, Christopher

Corean Todd is running for Peralta Community College Board in Area 3 because her son currently attends Peralta and Todd is appalled at how much Peralta has declined since she was a PCCD student. Todd will be a voice for students, faculty, and staff. She wants to make Peralta a nationwide example of a successful community college system that incorporates equity and transparency in its budget, treats its workers well, and prioritizes students' needs.

To learn more, including endorsements for Corean Todd, go to:

<https://coreantoddforperalta2018.com/>

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### Welcome New Member

*PRO welcomes the following retiree who has recently joined.*

**Becky Sanchez**

*(Peralta Trustee Candidates...Continued from page 6)*

## Cindi Napoli-Abella Reiss

**Candidate for Peralta Area 5 — (Piedmont, and parts of Oakland – Crocker Highlands, Glenview, Montclair, Laurel, Oakmore Highlands, Piedmont Pines, Redwood Heights, Lincoln Highlands, Joaquin Miller) <https://www.cindireiss2018.com/>**

Cindi Napoli-Abella Reiss is challenging incumbent Bill Riley to represent Area 5 on the Peralta Board. She has been a faculty member for over twenty years within the California Community College and California State University systems. Currently, she is a tenured Art History Professor at West Valley College, but had taught as an adjunct at a variety of schools across the Bay Area for many years before West Valley. She is active on the Statewide Faculty Academic Senate (ASCCC), serving on committees for the past seven years focused on Legislation and Advocacy, Curriculum, Education Policies and Academic Integrity. She is a proud member of her faculty union and Vice-President of the West Valley Academic Senate and understands well how statewide legislation impacts students on a local level. Cindi Reiss is a Commissioner on the regional accrediting body for California Community Colleges (ACCJC) and knows what good governance, good financial resource planning and accountability should look like from an accreditation perspective.



Cindi Napoli-Abella Reiss

Additionally, she holds two B.A. degrees in Comparative Literature and Art History from the University of California, Irvine; a Master's in Art History from San Francisco State University; a Doctorate in Art History from the University of California, Irvine; and a Certificate in Educational Leadership from Harvard University.

To learn more, including endorsements for Cindi Napoli-Abella Reiss, go to:

<https://www.cindireiss2018.com/>

**To learn more about the candidates and to volunteer to help them be elected, you can go to their websites to sign up. PFT is also canvassing and making phone calls in support of Corean Todd and Cindi Reiss. Call the PFT office at 510-763-8820 or go to <https://tinyurl.com/yd3ay6mk> to sign up.**

## Renewal Due for Retirees Whose Membership Expires at the End of 2018

**Check the label on your Newsletter to determine when your membership expires. If the label says 2018 or before, then you need to renew for 2019.**

**Dues are: \$20 — 1 year / \$55 — 3 years / \$80 — 5 years / \$250 — Lifetime**

**It's easier than ever to renew your membership in PRO. You can now pay your dues for 2019:**

- **securely by credit card at the PRO website**  
—Just go to: [www.peraltaretirees.org/index.htm](http://www.peraltaretirees.org/index.htm)
- **by bringing a check to PRO's Annual Meeting on November 8 (see page 3).**
- **by mailing your check to:**  
**PRO**  
**1250-I Newell Avenue, #162**  
**Walnut Creek, CA 94596**



Dan Rosen, Barbara Southworth, Tom Southworth, Tom Hughes, Sue Chin

## PRO's Annual Picnic in the Redwoods



Bruce Jacobs, Tom Turman, Jack Moradian, Helen Bursey, Chris Hadley, Marge Maloney, Stan Peters, Odell Johnson, Jerry Herman

August is the time for PRO's Annual Picnic in the Redwoods. Retirees gathered at the Huckleberry Picnic Area on Thursday August 23. The day was lovely and the setting, with redwood trees towering over the picnic tables, was idyllic. Thanks go to Board members Anna Pavelka-Lodato and John Lodato for making the arrangements for the site.



Marge Maloney



Carmen Ortiz, Jose Ortiz, Odell Johnson, Bruce Jacobs



# Election 2018: Peralta District Ballot Measures

The Peralta District has placed Measure E on the November ballot which will be decided by voters in Alameda, Albany, Berkeley, Emeryville, Oakland, and Piedmont. Approval requires a 2/3 Yes vote.

Also on the ballot is Measure G to sell bonds for construction and renovation. There is no ballot statement in opposition to Measure G.

But there is considerable controversy about the Measure E parcel tax, and in particular the timing of placing it on the ballot now. Measure E is a continuation of Measure B, approved by voters in 2012 for a period of eight years; two years remain on the current tax. Michael Mills, former Chair of the Citizens' Oversight Committee for the Parcel Tax, the group appointed by Peralta to represent the interests of taxpayers, has submitted a No on E Ballot Argument, because he has seen misuse of funds by the District for the last three years. Mills stated that he will support a parcel tax extension in 2020 if there are reforms in fiscal responsibility and accountability.

PFT has taken no official position on this issue, nor has PRO.

For your consideration, following are portions of the Measure E ballot arguments both For and Against approval. Please refer to your ballot for complete language.

Summary of Measure E:

*"... shall Peralta Community College District continue to levy \$48 per parcel annually for eight years, providing \$8,000,000 annually, with internal and citizens' oversight, no funds for administrator salaries, and all funds benefitting local colleges?"*

### YES ON E Ballot Argument (partial)

*Our local Laney, Merritt, Alameda and Berkeley colleges serve tens of thousands of students per year, preparing them for university transfer and successful careers. We must continue Measure E, without raising tax rates, amid rising costs of education and living in our region.*

*YES on E continues to be fiscally accountable. Every penny will stay in our community and NO funds can be used for administrators' salaries.*

### NO ON E Ballot Argument (partial)

*For three years, 2015-2018, I (Michael Mills) served as Chairperson of the Citizens' Oversight Committee. Unfortunately, for three years, I have seen the misuse of your parcel tax dollars.*

*Since 2015, taxpayer money has been shifted from the colleges, classrooms and students to pay for non-academic District office expenditures. An audit disclosed a drastic reduction in parcel tax funded academic expenditures.*

*As Oversight Committee Chairperson, I asked the Peralta District to postpone this ballot measure until 2020 and implement measures guaranteeing the money is spent properly. Request denied.*

*With solid reforms, I will support a parcel tax extension in 2020.*

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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:** \_\_\_\_\_ **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.*

*(From the President...Continued from page 2)*

pending upon the year of their retirement. Reviewing the SPD's takes an enormous amount of work and follow up, but it is vital to the protection of our promised health benefits. PRO has taken this task on over the years in coordination with the Peralta unions and is once again engaged in this work. If there are any changes, even those mandated by the Affordable Care Act, those changes must be vetted by the unions, and then PRO works with the unions to be sure the retiree SPD's are up to date and that no unauthorized changes have occurred. We are still working with the district to set up a retiree/ district email and to secure other "perks" for retirees. After countless meetings, we have not made major progress, but we will keep chipping away. Soon we are hoping to work with the District Benefits Office to update the Benefits website and improve this vital tool to accessing our benefits.

Please renew your membership, consider donating to our scholarship fund or to PRO, think about whether you can give any time to keeping PRO alive, and vote in the November elections. Let's do

everything in our power to preserve democracy while we still have the opportunity. I believe organizations like PRO play a critical role in protecting our rights, so I urge you to be involved.

### **IN MEMORIAM**

*The following Peralta retirees have passed away. PRO extends our deepest condolences to their families and loved ones.*

**Jim Coleman  
Bea Delany-Marlais  
Tom Fryer  
Brenda Lacy  
Leonard Leath**

*If you have any information about the passing or the serious illness of a Peralta retiree, please contact Helene Maxwell at:  
[helenemaxwell3@gmail.com](mailto:helenemaxwell3@gmail.com) or by writing to PRO,  
1250-I Newell Ave., #162, Walnut Creek, CA 94596*

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**Peralta Retirees Organization  
1250-I Newell Ave., #162  
Walnut Creek, CA 94596**