



## From the President...

*By Debby Weintraub*

Over the past several months the PFT, PRO, representatives from the District Benefits Office and Alliant (the District's Health Care Coordinator) have been meeting to review the Blue Cross/CoreSource Summary Plan Descriptions (SPD's). At times SEIU and Local 39 representatives have been able to make the meetings as well.



### What is an SPD?

**An SPD is a crucial document that outlines in detail your medical benefits if you are enrolled in the District's self-funded PPO program (Athem Blue Cross/CoreSource.)** The document is lengthy—about 64 pages long. The table of contents includes such items as: Medical Expense Benefit; Prescription Drug Program; Plan Exclusions; Eligibility, Enrollment and Effective Date; Termination of Coverage; Continuation of Coverage; Claim Filing Procedures; and Coordination of Benefits with Medicare.

The document is negotiated by the Peralta unions and the District because our benefits are part of the contractual agreement between the District and the unions that represented most of us at one time. (Historically the District's Board has extended the negotiated benefits to non-union employees such as administrators and confidentials.) Nothing can be changed in an SPD unless the unions and the District agree to a change through negotiation, or there are state or national government regulations that require changes; for example, when insurance companies could no longer refuse payment for Pre-Existing Conditions because of stipulations in the Affordable Care Act.

### When Would You Need Your SPD?

The SPD is the document you should turn to when you have questions or concerns about what your coverage is. (Note: different retirees can have different SPD's. Your SPD depends on your date of retirement.) For example, if you were wondering whether acupuncture is covered by Peralta if Medicare does not cover all or a portion of the visit, the first place to look is your SPD. If you feel that you were charged for a medical expense for which you should not have been charged, you can look in your SPD under

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*Save The Date...*

**PRO's Annual Picnic  
Wednesday, August 21  
11 AM to 3 PM**

**Huckleberry Picnic Area  
of Roberts Regional  
Recreation Area**

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Plan Exclusions to check. Before you undertake any medical expense (such as at-home medical equipment) and you are not sure about whether you will be reimbursed, you should look in your SPD to help you understand what is covered by the District over and above any benefit from Medicare.

### **Why Does a Retiree with Medicare Need to Know about Their SPD?**

All of us on Medicare know that Medicare doesn't cover everything. And as all of us who are fortunate enough to have lifetime benefits know, the District reimburses not only our Medicare premiums, but also covers whatever Medicare does not cover—**as long as the procedure, medication, hospital stay, at-home help, etc. is a covered expense delineated in the SPD in force on the day we retired.**

### **Are There Different SPD's for Different Retirees?**

Retirees have different SPD's from active employees. Depending upon the year a person retired, the SPD may have been changed either due to government regulations or union negotiations. (It is important to note that once a District employee retires, the union no longer represents the retiree. The union cannot bargain either to enhance or reduce a retiree's benefits.) Retirees (and actives) who are enrolled in Kaiser (an HMO) have a different set of guidelines and need to review the document known as Evidence of Coverage. It is also lengthy (about 75 pages) and has many similar items in the table of contents as the PPO SPD.

### **Where Can You Find Your SPD?**

Upon retirement, the District should have supplied you with your SPD or Evidence of Coverage. Your union may have given you one as well. But most of us retire without really knowing how incredibly important an SPD or Evidence of Coverage can be; and most of us retire without being offered a copy of the document we will need. The District, your union, Kaiser and CoreSource should have the SPD you need on file.

Since the unions and PRO have been focused on the SPD's recently, we have discovered that the District has only the 2004 SPD archived at this time on the Benefits web site. They have eliminated all others from the site—except the current one—until

the unions agree that the SPD's between 2004-2018 are correct. The PFT has posted a 2014 SPD for post-2004 retirees as well as an SPD dated 2014 for pre-2004 retirees. In addition, they have posted a 2016 Kaiser Enrollment Book which also enumerates coverage for Kaiser members. I did not find health care information posted on the other union sites.

For retirees enrolled in CoreSource, you can find your SPD by going to the MyCoreSource website [mycoresource.com](http://mycoresource.com). After you sign in, you can access the SPD document by using the "My Links" drop-down menu and choosing Peralta Comm. College Pre (or Post) 7-2004 Retiree Plan Document. The SPD that applies to your retirement date will download. (Note: right now there are only two possible SPD's: pre and post July 1, 2004. These SPD's are dated 2017 and have **not** been thoroughly reviewed for accuracy by either PRO or the Benefits Committee.)

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## **Peralta Retirees Organization**

**484 Lake Park Ave., #598  
Oakland, CA 94610-2730**

<http://www.peraltaretirees.org>

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Volume 15 Number 4

# PRO's Annual Picnic



In the Redwoods at the Huckleberry Picnic Area of Oakland's beautiful Roberts Regional Recreation Area

**Wednesday, August 21 from 11 AM to 3 pm**

Come have fun and catch up with old friends and colleagues. Bring your picnic lunch and any beverage of your choice.

Parking:  
\$5 per car  
Wheelchair  
accessible

**RSVP: Email us to let us know  
that you are coming:  
[webmaster@peraltaretirees.org](mailto:webmaster@peraltaretirees.org)**



## **Driving Directions: From Highway 13 (Warren Freeway)**

Take the Joaquin Miller exit and go east, up the hill on Joaquin Miller. Turn left at Skyline Blvd. Proceed one mile to the Roberts entrance on the right.

## **From 580**

Exit on 35<sup>th</sup> Ave. and proceed up the hill on 35<sup>th</sup>, which will eventually become Redwood Road. At the intersection of Redwood and Skyline Blvd., turn left and proceed for one mile, then right to stay on Skyline. Proceed for one mile to the entrance to Roberts on the right.



# New Administrator for PCCD Retirement Board

By Jerry Herman

At its May 30 meeting, the Retirement Board of PCCD, which oversees and manages the Peralta retirees' OPEB trust, hired Christine Williams as an independent contractor to attend to the day-to-day administration of Retirement Board proceedings and activities. The contract is for twenty-four months. Williams, who served as PCCD Vice Chancellor for Financial Services for a year from April 2017 to April 2018, had been a consultant to the Retirement Board prior to this assignment.

Among her specific duties, Williams will be working with the Chair of the Board, Bill Withrow, to facilitate and coordinate Board Meetings. She will monitor the activities and serve as liaison to the legal, accounting, and financial agencies servicing the RB, make recommendations as appropriate regarding those activities, and assure that the RB is in compliance with the laws and regulations that govern it. She will also advise the Board on strategic planning and implementation of investment policy.

According to Withrow, the significant increase in the number and complexity of activities and jurisdictions of the Retirement Board since it was established in 2010 necessitated hiring a full-time administrator, as Board members, who are unpaid, became overburdened with everyday management tasks.

Withrow emphasized that Williams is a private contractor, not an employee of the Board nor of PCCD. She is not a voting member of the Board, receives no health or retirement benefits and is not reimbursed for job related expenses. Compensation for the position is \$18,547 per month for its twenty four month duration, to be paid from the OPEB trust fund which currently is worth approximately \$200,000,000.

## Contributions Received for the PRO Scholarship Fund

Contributor(s)	In Honor Of:
Rose Hong	The PRO Board
Trudie Fator	No Specification
Contributor(s)	In Memory Of:
Remo Arancio	Walter Asato
Remo Arancio	Gilles Faget
Remo Arancio	Juanita Peterson
Edward Minasian	Paul Harless



## 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, 484 Lake Park Ave.,  
#598, Oakland, CA 94610-2730**

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

## Know Your SPD: All About Networks

By Bruce Jacobs

*This is the fifth 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: [mycoresource.com](http://mycoresource.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.*

Peralta’s self-insured PPO (CoreSource/Anthem Blue Cross) includes a network of medical providers known as “Preferred Providers.” Generally, if you go to a provider who is outside the network (“Nonpreferred providers”), you will incur additional expenses. Your SPD’s Schedule of Benefits list delineates your coverage for services provided by both preferred and nonpreferred providers.

### Finding or Verifying That a Provider is In-Network

Anthem/Blue Cross has a web site that provides up-to-date information about providers who are in the network. You can search for a specific person in order to verify that your doctor or other medical provider is in-network. You can also search by specialty and geographic area if you are looking for someone with a specific specialty. The web site can be found at: <https://tinyurl.com/yyjqksp2>

[Important: Do **not** log in to the website with a username and password; instead login with the alpha prefix: “KZU”]

### IN MEMORIAM

*The following Peralta retiree has passed away. PRO extends our deepest condolences to her family and loved ones.*

### Rosalie Joseph

*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, 484 Lake Park Ave., #598, Oakland, CA 94610-2730*

### What’s the Difference in Payment for a Nonpreferred Provider?

The SPD’s Schedule of Benefits lists each of the services that are covered by the plan and specifies the percent of the charges that the insurance will pay. In most cases the plan pays 100% (after co-pays and deductibles) if the provider is preferred. However, if the provider is nonpreferred the plan usually pays 80% of the customary and reasonable amount. The customary and reasonable amount is defined by Blue Cross as “the amount customarily charged for the service by other physicians in the area (often defined as a specific percentile of all charges in the community), and the reasonable cost of services for a given patient after medical review of the case.” In practice this means that the plan might be paying significantly less than 80% of the provider’s charges. (Note: if you are enrolled in CoreSource Light the out-of-network percentage is 0% except for emergency services. If you are enrolled in Medicare, the District does not currently charge a premium for enrollment in CoreSource Traditional. It is therefore to your advantage to switch to CoreSource Traditional.)

### How Medicare Affects Non-preferred Provider Charges

If you are enrolled in Medicare, and are seeing a provider who accepts Medicare assignment (meaning that they accept the Medicare-approved amount as payment for their services) you will *usually* not incur any additional expense if the provider is not in the Anthem Network. Since you are retired, Medicare is your *primary* insurance meaning that Medicare determines the amount the provider may charge and it pays its share before the bill is processed by Anthem/Blue Cross. Your Peralta insurance generally pays any charges that Medicare has not paid (such as Medicare’s deductible and/or 20% co-pay). However, with very few exceptions, 80% of customary and reasonable will be more than the balance after Medicare has paid its share. **In that case, you will not incur any additional expense even if your provider is out of Anthem/Blue Cross’ network.** Remember this will be the case only if the provider accepts Medicare assignment.

## PRO Scholarship Recipients for 2019

*Each year through generous donations from PRO members, one student from each college is chosen as a recipient for the PRO \$1500 scholarship. Those of us who evaluated and scored essays submitted by the top applicants came away with even greater appreciation for our students, their aspirations, and obstacles they've overcome to pursue higher education.*

*We asked the winners for 2019 to submit a short piece talking about themselves. Here are the winners for 2019.*



**Shani Shay – BCC**

**Readers: Jerry Herman and Catherine Crystal**

My name is Shani Shay. I was born in Hawaii in 1988. My teen years were tumultuous, and by the time I was 18 I was illegally stripping in San Francisco with a fake ID. The following thirteen years were filled with crime, severe domestic violence, self-mutilation, and destructive behavior. By the age of 28 I had six felony convictions and a four year old daughter. I started going back to school. A year later I got a job. I put every ounce of energy and time into becoming a better human being. So many people came to my aid. My family supported me, my professors vouched for me, and my job encouraged me. I started to access my potential. This year I graduated Magna Cum Laude while my mother and child gleamed with pride and admiration. My smile was

bright as I walked across the stage into an incredibly bright future. I will attend UC Berkeley next year and study to obtain a bachelor's degree in African-American studies. I hope to build a career practicing social advocacy and public speaking. I will take with me not only the challenges but also the compassion and kindness shown to me by others. If my story leaves you with anything, let it be that humanity and understanding change lives.



**Kyle Lam – COA**

**Readers: Bruce Jacobs and Edy Chan**

I grew up in East Oakland as the oldest of four children in a low-income family. I'm the first in my family to attend college and will attend the University of California, Berkeley in Fall of 2019 as an incoming freshman, where I plan to major in Computer Science and Public Health. I'm a recent graduate of the Alameda Science Technology Institute (ASTI), which is an Early College High School that partners with both the Alameda Unified School District and the College of Alameda. At ASTI and COA, I was able to graduate college before high school with three Associate degrees and a Certificate of Achievement: IGETC. I'm involved in my community and school through various outreach programs and I'm currently an intern at the Alameda County Health Care Services Agency.

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**(Scholarship Recipients...Continued from page 6)****Lamar Bursey – Laney****Readers: Marie Wilson and Jose Ortiz**

As of Fall 2018, I achieved a degree applicable cumulative Grade Point Average (GPA) of 3.82. Beginning in Fall 2019 I will attend University of California, Berkeley.

I believe in the interconnectedness of leadership and community service and I'm passionate about serving the African American community as a resource to people who are in substance abuse recovery and the re-entry community. As a volunteer at Options Recovery in Berkeley, I can relate to many of the clients through my own lived experiences and can share that I was a client, how I was when I entered the program and where I am now as a result of the program. Clients are receptive to the advice I give and often they build relationships on their road to recovery. More importantly, volunteering at Options has helped me to identify the field of substance abuse as one of the career paths that I plan to pursue.

I also serve as an Ambassador with Restoring Our Communities (ROC) at Laney College, a program for formally incarcerated and system impacted students. Along with ROC staff, I collaborated with the Alameda County Public Defender's Office Clean Slate Program in creating sound alternatives for overcoming employment barriers after formal contact with the judicial system. We also worked to give ROC students access to record expungement through the Clean Slate Program. As one of two members of ROC who successfully completed the Clean Slate

process, my experiences are contributing to the creation of a logic model that will guide other programs like ROC to partner with Public Defender Offices in creating and expanding their record remedy models.

In addition, I serve as an embedded tutor for Laney's Umoja-UBAKA's Program English 1A course. In this leadership role, I observed that students failing in their coursework were typically those who did not take advantage of available resources. So I made a recommendation to the Umoja-UBAKA Program to implement a mandatory workshop linked to English 1A in order to increase student success. As a result, students enrolled in the Umoja English 1A course are now required to participate in a linked weekly workshop, staffed by a professor and two to three embedded tutors, to assist them with their writing assignments.

**Veronique Fleming – Merritt****Readers: Debby Weintraub and Michael Mills**

I'm a local sketchbook artist currently living on the island of Alameda. I'm a dedicated art student at Merritt College and was recently admitted to the BFA studio arts program at Cal State East Bay. I'm very excited to pursue my dream of completing my college degree.

I draw to tune into a deeper sense of calm. It is a way to practice being internal, allowing my attention to focus completely in the present moment through whatever is being created on the page.

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

PRO works to protect lifetime benefits, but another very important role we play is safeguarding our SPD's. Over the years the District has published new editions of the SPD's, often with changes that affect overall benefits. Various PRO members have spent hours reviewing these SPD's, finding multiple unauthorized changes, and then working with the District and the unions to be sure retirees do not lose benefits we had at the time of retirement. This is often painstaking work, and most of our gratitude should go to Bruce Jacobs and Patricia Dudley, but over the years others have worked on these documents, too. We are working on this issue right now. We want to get to the root of how changes are made to the SPD: is it the District or CoreSource that initiates the changes? And if changes are wanted by either CoreSource or the District, we are trying to assure that a system is in place for notifying and working with the unions and PRO before any changes are made to documents. We are trying to help develop a better, more efficient system of communication among all the parties involved.

If you believe that what PRO is doing on your behalf is valuable, please consider doing two things immediately. First, please support PRO financially by paying your annual dues if you haven't already done so and/or by making a contribution to the PRO Scholarship fund. Secondly, please consider volunteering 10-20 hours a year to sit on the PRO Board which meets 4 times a year. Right now we need a Treasurer, a person to head the Scholarship Committee, and a person to help organize Social Events like the upcoming annual picnic in Redwood Park (see page 3.)

On behalf of the PRO Board and the PRO membership, I want to offer many thanks and a warm welcome to Judith Cohen, our newest volunteer, who is now our Secretary.

**Welcome New  
Member**

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

**Lynn Torres**

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