



From the President... Major change due in health care

Big changes are coming to our current health care plans and you will have choices to make by mid-November.

Since the first meeting with Alliant, PRO has been working to ensure that our lifetime benefits remain intact. It has been a roller coaster ride from the start:



Debby Weintraub

What is changing? The district is moving from being self-funded to joining a consortium called Self-Insured Schools of California (SISC). They will no longer contract directly with Anthem Blue Cross or Kaiser. Once the District joins SISC, the consortium will offer plans, and those will be the only ones the district can accept. Currently that means every retiree will have to enroll in one of the three options the district will be offering through SISC.

1. **SISC Kaiser Senior Advantage** Any retiree interested in either remaining with Kaiser coverage or someone who wants to use this opportunity to switch to Kaiser will need to fill out enrollment forms sent by the district selecting SISC Senior Advantage Kaiser as your choice.

2. **Anthem Medicare Advantage** This is a privatized version of Medicare. If a retiree selects this option, they will no longer be enrolled in traditional Medicare. SISC will be sending a welcome package and information to promote this option and the district will be holding webinars to educate retirees about this option. *Please note: all retirees will be automatically enrolled in Anthem Medicare Advantage by the district unless they fill out forms selecting another option.* PRO also has information about Anthem Medicare Advantage on our website. Our research indicates that the Anthem Medicare Advantage program does not seem as robust as what we currently have, but it is important that each retiree assess their own needs and review materials to determine what is best for them.

3. **Traditional Medicare + United American Supplemental Coverage + ESI Prescription Drug Coverage.** This is an option that the district offered to retirees after

many PRO members asked to remain on traditional Medicare with supplemental coverage—closer to what those of us enrolled in the current PPO have now. It took a great deal of persistence and advocacy on the part of PRO leadership and members to arrive at this option.

All retirees will be automatically enrolled in Anthem Medicare Advantage by the District unless they fill out forms selecting another option.

Like many of you, those of us working with Alliant and the district had one central question/concern:

Are our lifetime benefits being challenged? No and yes. The district intends to continue paying for lifetime coverage for those hired before July 1, 2004. PRO has been working tirelessly to protect the level of coverage we currently have. Payment for our lifetime benefits is contractual and thus legally binding, but whatever plan the district enrolls us in is up to them. We have been assured by PRO members on the Retirement Board that oversees the OPEB Bonds, that the monies from the bonds are completely covering the cost of our benefits. The district has said repeatedly that they will make retirees “whole,” in other words, make sure that everything that is currently covered by our SPD will continue to be covered. But they will no longer be using the SPD we retired under; they will use the outline of services available given to them by Alliant and providers contracted through SISC. This concerns us. We hope the district will continue to honor their contractual promises to retirees with lifetime benefits and so far it appears they have every intention to do so even as they make this major change from being self-insured to
(See President’s Message on page 2)

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President's Message

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joining the consortium. What this will mean in terms of the level of benefits we receive is still to be determined. PRO will be remaining vigilant.

Next Steps: Important Choices and Dates:

1. All retirees are going to be receiving communication(s) from the district informing you of the changes that will occur on January 1, 2023, as a result of their decision to join the SISC consortium.

2. You will be asked to fill out forms and make a selection of which health care coverage you wish to enroll in and return the forms by November 14, 2022.

3. The district will be providing webinars/informational virtual meetings to answer questions about the three options. PRO also has resources, articles and information posted on our website. Please review your options and make a choice that is best for you. No one in PRO can advise you as to the best option for you. We do not know the intricacies of each plan; we did not select them, so please attend webinars or follow up with district personnel and resources to get specific questions answered.

We are still working with the district to ensure that there is a viable system for reimbursement and dispute resolution for the new plans.

We are still working with the district to ensure that there is a viable system for reimbursement and dispute resolution for the new SISC plans. The content and quality of those will be crucial in maintaining the level of benefits we currently have.

I want to thank all the PRO members that have been participating in our zoom meetings, writing and calling Board of Trustee members as well as attending their meetings over the last few months. So many people have made valuable contributions. Thanks so much for your efforts on all our behalf. I particularly want to thank Shirley Forgari-no, Michael Mills, Jerry Herman, Helene Maxwell and as always Bruce Jacobs for the enormous amount of time and work they have put in trying to keep our lifetime benefits intact. And a special thanks to Trustees Gonzales Yuen and Delfin Polk for speaking so eloquently on the district's need to keep their contractual agreements at the Sept. 27 Board of Trustee meeting, and to Chancellor Jackson and VC McKinley for continuing to listen, respond and find viable solutions.

BENEFITS UPDATE

PRO board members meet with district to discuss health options

By Bruce Jacobs

PRO President Debby Weintraub and I met with PCCD Chancellor Jeanette Jackson and VC for HR Ron McKinley Oct. 4 to discuss the District's decision to offer an additional option to retirees besides the current proposed Medicare Advantage option and Kaiser.

The District indicated that they were prepared to offer a Medigap (Supplement) plan coupled with a Medicare Part D plan (for prescription drugs). The Medigap will be offered through United American Insurance Company and the Part D plan will be through ESI. If a retiree chooses this option they would remain on "traditional" Medicare as their primary insurance. The Medigap would be secondary (similar to the current arrangement with Trustmark).

Thus, each retiree will be able to choose between the following options during the upcoming open enrollment period:

(See Benefits Update on page 6)

Peralta Retirees Organization

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RETIREE'S DISPATCH ON THE ROAD...

From home turf, retiree poses the Bard's query: 'What's in a name?'

By Jerry Herman

The Big Apple—I hate it. No, not the city. Love New York, hate the nickname.

So overused, such a cliché. I cringe every time I hear or read it. San Franciscans hate Frisco but not as much as I hate The Big Apple. A 27" iMac – now that's The Big Apple. Other cities have alternate names: Sin City, Windy City, Motown, LaLa Land, Tinseltown, all of which are annoying to one degree or another. How many of you would seriously say, "I'm going to Motown" rather than "I'm going to Detroit"? How many of you would actually go to Detroit?

Is The Big Apple even an appropriate moniker for New York City? The story is that the fruity appellation came from a bunch of stable hands at a New Orleans (The Big Easy) racetrack around 1920. They were overheard by New York newspaper reporter John Fitz Gerald saying they were headed to "the big apple," New York, where the tracks were bigger and the purses richer – in other words, the big leagues. Apparently thinking that New York as "the big apple" was the cat's meow, Fitz Gerald began using it in his columns, and it gained a certain cachet, so much so that jazz musicians in the 1930s began to use it to indicate that New York clubs were the best. As so many clichés go "the big apple" was here today, gone tomorrow, fading to near oblivion as the decades passed.

"The Big Apple" was gone. . .but not forgotten. In the 1970s when the city had become a cesspool of crime and decadence, sinking into economic ruin, some PR genius remembered "The Big Apple" and made it the anchor of the campaign to revive the city. Apparently it worked because New York came roaring back to vigorous economic, intellectual and cultural life. Unfortunately it dragged "the big apple" along with it. It's on t-shirts, baseball caps, banners, signs, pins, pennants, maybe even toilet paper.

I propose that a New York nickname has some meaning, one that resonates the city's history, depth and glory. How about The Big Pastrami on Rye? Or The Big Kosher Pickle? Or The Big Knish? One thing is certain. None of those will become hackneyed clichés, trivialized by overuse. Enjoy!

By now you might have guessed where we were – in TBA. After two and a half years of not leaving California,



Jerry Herman

my wife, Bev, and I finally visited our favorite city. It was a mixed bag. We went to a Yankees game at the Stadium. Great for me. The weather was like a Green Bay Packers game in November. Yankees won – we froze.

Mixed bag for theater. "Skin of Our Teeth" and "PO-TUS"—I liked, Bev hated. "Mr. Saturday Night" with Billy Crystal and "Chicago." Both of us loved.

When we travel, one of our favorite pursuits is to chat with our table neighbors in restaurants. Since nearly all of us are tourists, "Where are you from?" is a sure ice breaker. We met a woman who was in town from Milwaukee for the annual NYC 40k bike ride through all five boroughs (first time in two years). More than 20,000 rode. It's a big deal in The Big Knish. The husband planned to nap while his wife pedaled her tush to glory. (*Techno twist – electric bikes are allowed to participate! Raise your hand if you think that's cheating.*)

Lisa and Lila sat next to us at breakfast one day. Guess what they are. Forty-something identical twins. Lila is from Ohio where they were born and most of their family still lives; Lisa is a nurse in San Francisco who leaves her husband a couple of times a year to vacation with Lila. Here's the shocker. Lisa said, "I feel sorry for anyone who isn't a twin," or maybe it was Lila. That's great for the 3% of the population who are twins. Pity the rest of us who don't know what we're missing. Maybe a revolution in 3D printing will allow us to experience the joy of twinning. (*Raise your hand if you think that's cheating.*)

The eleven-year-old boy from Mexico City is a wonder. Traveling with his dad and fifteen-year-old brother, this was his first trip to the US, but he speaks English perfectly—no trace of an accent. The question after effusive compliments from Bev and me was, "How did you do it?" The answer in perfect English: "I watch a lot of American" (*See The Big Apple on page 8*)

PCCD candidates answer questions on health care, contractual agreement

(Editor's note: We reached out to all six candidates running for the Peralta Board of Trustees. Three replied and answered our queries: Louis Quindlen, Cindi Reiss, incumbent, and Saleem Gilmore.)

Area 3

Tarrell Gamble (business consultant)
Louis Quindlen (education advocate)

Area 5

Cindi Reiss (incumbent)
Saleem Gilmore (educational business owner)

Area 7

Seth Steward (Chief of Staff, Oakland City Councilmember Dan Kalb)
Shewet Yohannes (assistant dean, professor)

1. Do you commit to making sure that the contractual agreements made by the district in the past regarding retiree benefits will continue to be honored?

Cindi Reiss: Yes, I commit to making sure that the contractual agreements made by the district in the past regarding retiree benefits will continue to be honored.

Both Trustee Gonzalez-Yuen and I were very clear that we wanted administrative leadership to communicate openly and comprehensively with retirees about the specifics of this transition so that information could be gathered, and concerns could be addressed. We were pointed in our questions and worked to ensure that the commitment from administration to retirees was clearly articulated in open session as that was, for us, a necessary public affirmation of the Board and administration's agreement to retirees in an official forum.

Louis Quindlen: Yes, we have to honor contracts. We expect the same from employers.

Saleem Gilmore: Yes.

2. Do you support retirees having a Traditional Medicare with a Supplement option for their benefits?

CR: Yes, I do support Medicare with a supplement option.

Because retirees communicated that this was a critical component to the transition, VC McKinley reached out to Alliant and was happy to announce at the 9/27 Board

meeting that the district will be able to provide retirees with a dual plan option, where retirees can choose either Medicare with a supplement option or the Medicare Advantage plan.

LQ: I support whatever it takes to make sure people receive the benefits that were negotiated.

SG: Yes, the current board has directed staff to ensure that retirees, pre-2004, have the option to keep their current healthcare plan. I am committed to making sure this directive is followed.

3. What do you know about the District's OPEB bonds?

CR: I know a little bit, never enough to truly understand the complexity of the swaps and the multiple restructurings that occurred after 2005.

"OPEB" stands for "Other Post-Employment Benefits" and means retiree health coverage. The district's OPEB obligations are to two groups: 1) Employees hired before July 1, 2004, may qualify for coverage under District's health plan for life; 2) Employees hired after July 1, 2004, may qualify for coverage under District's health plan until Medicare eligibility.

LQ: I know the more I read the more I am confused.

SG: I know that there are two trusts (one each for pre- and post- 2004 hires) to fund health benefits for retired employees. I know that the district has been challenged managing this complex debt structure and that the current balance due is higher than the original estimate of total payoff for Trust I. OPEB bonds are discouraged by governmental oversight agencies due to the complexity of managing this type of debt.

4: Why do you want to be a Peralta Trustee?

CR (Incumbent).

As retirees who have worked at this district for many years, you each know that this District has been spiraling downwards for almost two decades. This trajectory is evidenced by poor annual financial audits since 2006 (one audit had 43 findings) and accreditation woes since 2004 (as the district vacillated between probation and warning). The very reasons—coupled with board incivility—are why I chose to run.

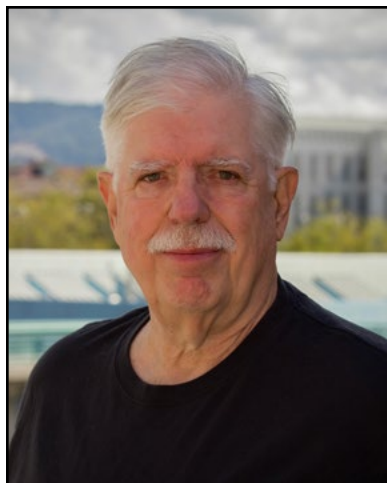
Under my leadership, documented tangible evidence substantiates that much has been accomplished:

- Staved off state takeover
- No longer considered a financially high-risk district by FCMAT (Fiscal Crisis & Management Assistance Team)
- Implemented structural changes that have taken the district off probation
- With external facilitation, the board – which has

(See Three hopefuls respond to PRO queries on page 5)

Three hopefuls respond to PRO queries

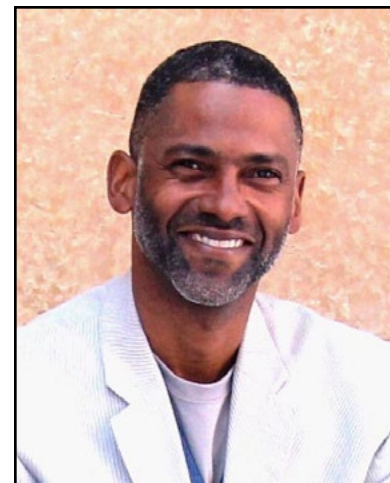
(Continued from page 4)



Louis Quindlen



Cindi Reiss



Saleem Gilmore

been the center of many problems—is now a functioning board, professional in demeanor towards others and one another, while focused on the mission of the district.

These documented outcomes were not easily achieved, especially amidst almost three years of COVID. As a result of these outcomes, the very external agencies (FCMAT, ACCJC, State Chancellor’s Office) that threatened Peralta’s autonomy after seeing this district falter for so many years, now acknowledge that real (structural) changes are occurring at the district. However, there is so much more work to do and the work will be painful and herculean.

My reason for running one last term is to continue the work, so that financial stability, data integrity, and structural accountability become the bedrock of Peralta. I believe only then will Peralta truly serve its communities at the highest level.

LQ: Our Peralta District office is in chaos as far as functioning for the students and classified staff that serve them. The District is mandating that the colleges cut classes by cutting Full Time Equivalent Faculty allocations. Many of our Career Education programs are no longer able to offer their full programs of degrees or certificates while at the same time the demand from local employers is very high. This highlights one thing that sets me apart from all of our current board member or anyone running in the current election. I am the only person that is knowledgeable about Peralta’s Career Education Programs. This is critical since Peralta’s best performance using the Student Centered Funding Formula is in Career Education metrics.

There is no strategic plan from the District Office except a chart that shows finances in trouble after the 2025 end of the California’s “hold harmless provisions.” Despite

low enrollment, the District is spending .3% on marketing the colleges and their programs. Our ability to attract local high school students is also falling. New legislation has given us the ability to serve students in adult education and our immigrant communities. Every senior administrator at the District office is an interim hire. We cannot wait until we hire a new Chancellor in January of 2024 to fill these positions. As a trustee I would commit to raising these issues. We need to start planning for the future instead of crying about it.

SG: I want to use my experience and commitment to public service to improve student, faculty, and staff outcomes at Peralta College. For the last fifteen years, I have been an active leader and appointed member of the Oakland-Bay Area decision-making bodies. I sat as a chair of the Measure G oversight committee (2014-2016) of the Oakland Unified School District (OUSD). Measure G was a parcel bond measure approved by Oakland voters that generated over \$20 million to attract and retain quality teachers, maintain courses and instructional materials that prepare students for college, keep class sizes small, and provide co-curricular activities during and after school, including access to libraries, art, and music.

I served as a member of the Accessibility Committee of AC Transit (2015-2018). In addition to advocating for accessibility for all AC Transit riders, I represented youth riders in this role. I currently serve as the chair of the Personnel Commission of the Alameda County Office of Education (ACOE). This body supports classified employees of the County, upholding the merit system, including oversight of and decision-making authority to approve promotions, out-of-class assignments, and changes to position duties. I serve as the commission’s elected commissioner and chair (2020-present).

Benefits Update

(Continued from page 2)

- Kaiser (SISC Senior Advantage)
- Anthem Medicare Advantage
- Traditional Medicare with a Medigap wrap around and Part D prescription drug coverage.

The District is planning to mail information to every retiree about the changes by mid-November. They also plan to hold several Zoom sessions in order to give retirees the opportunity to ask questions before they have to make a decision about which option they wish to have. Retirees will be notified in advance of those sessions, which are not yet scheduled. The new plans will go into effect Jan. 1, 2023. Any services provided before that date would still be processed by Trustmark. All invoices should be submitted to Trustmark within 90 days of the service.

Peralta has committed to continue to reimburse retirees for Medicare premiums as they have been doing.

None of the options will completely restore the current level of benefits. For Kaiser members, the SISC Senior Advantage and our current Senior Advantage policies are quite similar, although there are some differences. For people who enroll in either the Advantage PPO plan or the Medigap plan, there are areas of coverage that do not match our current benefits. However, the District has committed to setting up a reimbursement and dispute resolution process for retirees when the new benefits fall short of current benefits. They have not yet announced definitive procedures for this.

During the next few months, there will be a flurry of activity as the District takes the necessary steps to implement the new plans. Retirees should make every effort to respond to District requests for information expeditiously.

PRO wishes to acknowledge the PCCD Board of Trustees for listening to the retirees who wrote or spoke to them, and for directing the Administration to offer retirees the additional option of traditional Medicare + Medigap.



Sites worth checking out

New York Times / Fraud and Medicare Advantage

<https://www.nytimes.com/2022/10/08/upshot/medicare-advantage-fraud-allegations.html?smid=nytcore-ios-share&referringSource=articleShare>

Anthem Reviews on Consumer Affairs Website

<https://www.consumeraffairs.com/insurance/anthem.html>

Anthem Medicare Insurance Review & Complaints: Health Insurance

<https://www.expertinsurancereviews.com/anthem-medicare/>

Reviews from Forbes, Inc.:

<https://mail.yahoo.com/d/folders/1/messages/109956?.intl=us&partner=sbc&lang=en-US>

Reviews from Senior Living:

<https://www.seniorliving.org/medicare-medicaid/advantage/anthem/>

Be Sure Your PRO Membership is Up-to-Date

Please check the label on your newsletter to see if your PRO membership has expired or is about to expire. Now, more than ever, being a member of PRO is crucial. Peralta is going to make significant changes to retiree benefits. PRO is doing everything it can to minimize the negative effects of those changes on retirees and to keep retirees informed. Being a member of PRO supports that work. It also pays for the newsletter, the website and our ability to communicate with retirees.

Membership dues are:

\$20 One year, \$55 Three years, \$80 Five years, \$250 Lifetime. You can easily renew your membership either by mail or online.

MAIL

To renew by mail, send a check made out to "PRO" to:
PRO
4200 Park Boulevard #605
Oakland, CA 94602

ONLINE

To renew online go to the PRO website: www.peraltareirees.org. In the green field on the right side of your screen scroll down to see a link which allows you to pay your dues by credit card through our PayPal account.

Yvonne Lewis Price recalls Jay Quesada's tribute at retirement

(Editor's note: The following is a recollection of a retirement party for Yvonne Lewis Price in 2008 given by the late Jay Quesada.)

We go back a long way—Don't we girl!

When Yvonne first came to work at the College of Alameda, we became "fast friends and I do mean fast." We had many good times together.

I don't know who had more fun, Yvonne or me!

I was asked to sponsor the Girl's Pep Squad and Cheerleaders. Yvonne agreed to be my co-sponsor. We had to supervise, train, counsel and console these girls at all the basketball games. We would advise them through bouts of jealousy, temper flare-ups, parental problems, boyfriend problems, girlfriend problems; and at the same time, groom them into being classy young ladies who would represent the college. Yvonne and I would travel on the bus to games, along with the squad, team and coaches--Jim McHugh and Johnny Burks.

I don't know who had more fun, Yvonne or me!

We had to take the girls away to Spirit Camp. This exposed them to other colleges, other cultures, and other people from different environments. Our girls also represented COA at the state tournament, where we stayed at a hotel along with the team and coaches. Our basketball team was "hot" at that time. Trying to keep those "hot" boys and "hot" girls apart during bed check was quite a challenge!

I don't know who had more fun, Yvonne or me!

These experiences brought us closer as friends; therefore, we went to many social events together. We went on "fun bus trips" to Reno and Lake Tahoe, along with her friends from Kaiser, called "Ebony and Ivory." We had food and drinks on the bus. Yvonne was one of the organizers.

I don't know who had more fun, Yvonne or me!

I would invite her to my place at the Southshore Beach & Tennis Club in Alameda—home to many of the Oakland Raiders and Golden State Warriors (the place reeked of divorce). One night after a party at my place, Yvonne left to go home to Pinole where she lived at that time. I don't know how she did it, but she ended up at the toll booth on the Bay Bridge. Luckily, she was able to turn around and

get on the right freeway and home. (She hates that I tell this story, but I enjoy telling it!)

I don't know who had more fun, Yvonne or me!

Eventually, Yvonne went to work at Laney College as secretary to the president. This is when Yvonne changed, I'm sorry to say. She started hanging around with "the wrong crowd"—people like Wise Allen, Odell Johnson, Ernie Crutchfield, George Herring and dubious others! She has frequented some questionable drinking establishments, such as the Bird Kage, the Serenader, the 5th Amendment, Uppy's and Ivey's. I also understand she was seen Salsa dancing at Escovedo's Satin Jazz Club. There was nothing I could do for my friend but to be there for her!

I don't know who had more fun, Yvonne or me!

Don't get me wrong, Yvonne is really a very intelligent person! Some of you probably don't know this, but Yvonne has just finished a book! And now that she's retired and has the time, she plans to read another one!!

Seriously, all in all, Yvonne is a very dedicated worker, a mother, a grandmother, a sister and a loving daughter. She is a friend to anyone in need. I could say so much more about Yvonne, but there are some things that real friends don't share!

Yes, we go back a long way!

I don't know who had more fun, Yvonne or me!

I miss you, Jay. You were a true friend and a role model—a woman of value. Rest in Peace and Power.—Yvonne

**Contributions received for the
PRO Scholarship Fund**

From **Iris Brooks**
*In memory of
Ernestine Camp*

From **Michael Wirth**
*In memory of
Jay Quesada*

From **Tom Cluster**
*In honor of
Debby Weintraub*

From **Tom Cluster**
*In honor of
Bruce Jacobs*

From **Edythe Chan**
General Contribution

The Big Apple

(Continued from page 3)

You Tube videos.” *(Raise your.....)*

We met a delightful Dutch father and his soon to be eighteen-year old daughter in a Japanese restaurant. The trip to New York was her birthday present. Her brother was doing the same with their mother in some other country. Both father and daughter speak fluent English as well as other languages. *(Raise your hand if you speak fluent Dutch.)*

One night in an Italian restaurant we met with real resistance to our most friendly approach. Bev asked, “Where are you from?” and got a blank stare as if she was being rude. I asked my neighbor, “How do you like New York?” He looked perplexed and turned away. The problem seemed to arise from the fact that one boy was six and the other was four, and their mother informed us that they speak only Italian. You’ll understand why I gave up on my next question which was going to be, “Have you seen the Winslow Homer exhibit at the Met?” *(Raise your hand if you’ve seen the Winslow Homer show at the Met or if you think the boys are a little backward for speaking only one language?)*

PRO Welcomes New Members

Helene Lengel

Christine Olsen

In Memoriam

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

Jerri Ricca

Percy Young

Alice Marie Marez

Rose Hong



Peralta Retirees Organization
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Oakland, CA 94602