



From the President...

Got your new health care cards?

By now, all retirees should have received new health care cards and packets from the health care plan chosen during the November 7- 21, 2022, enrollment period. In addition, retirees should have received a packet from Navia, the company the District selected to replace CBIZ to process Medicare payments and reimburse retirees.



Debby Weintraub

If the above paragraph is alarming because you are unaware that as of January 1 all retirees were enrolled in new health care plans, or you know, but have not received new cards or packets from your new health care plan(s), or been able to register with Navia, call the following people immediately: Harizon Odembo, TaNeesha Dickerson or Ronnie Roberts: (510) 466-7729. Email: Benefits@peralta.edu

Also, RetireesFirst (855) 460-7312 (dedicated line for Peralta retirees) is a good resource to use while trying to resolve health care plan issues. RetireesFirst describes itself as a “white glove advocacy team” for Peralta retirees. It can be contacted in addition to the District Benefits Office. The RetireeFirst advocates may not immediately know the answers, but they will be friendly and respond to your inquiries in a timely fashion. (See Jerry Herman’s article on RetireeFirst on p. 3) Whenever you need help, persist, and use the resources listed here as your first option for getting information and help.

The transition from our former health care plans to what we have today has been chaotic. The best resource for information and advocates that retirees had during this time period was PRO. The District relied on PRO to spread the word, which we did in multiple ways to our members. But we did much more than that.

During PRO’s late spring to early fall zoom member meetings, which focused on the impending health plan changes, the PRO Board learned that many retirees wanted the option to remain on their traditional Medi-

care with supplemental plan that would equal what we formerly had.

So, the PRO Board and other members attending our zoom meetings went to work, helping to ensure that retirees who wanted to remain on traditional Medicare with a supplemental plan were given that option. Without PRO’s activism, all retirees would have been placed in Medicare Advantage. We also tried to ensure that retirees living out of California (particularly Kaiser people that SISC, Peralta’s new insurance consortium, does not cover) were going to have continuous coverage.

The transition from our former health care plans to what we have today has been chaotic.

It’s been a bumpy ride to new health care plans. However, PRO was, and continues to be, vigilant and active in advocating for retirees. It was PRO that got the District to post accurate information on its Benefits website about ALL the plans being offered. It was PRO that called and emailed Benefits managers, Board of Trustee members, RetireesFirst, and whoever else we felt could help resolve individual and collective concerns regarding the transition from one health care plan to another. We also used zoom meetings, our website and our membership email list to keep retirees informed while the District remained completely silent about the impending changes, relying only on PRO to communicate with retirees.

PRO is still trying to help clean up the confusion and following up for retirees who have not received

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President's Message

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new cards and/or not been enrolled in the new Navia reimbursement program. We are still pushing for clear reimbursement and dispute resolution policies. We will not stop until we are able to get clear, written documents that spell out how retirees will be made "whole."

We will continue to focus on the possible changes to our lifetime benefits as a result of the switch to new health care plans. PRO will be aggressive about protecting our contractually agreed upon lifetime benefits, but since we are not able to be a part of negotiations, we are limited in what we can legally secure. But, with the help of PRO members, we have funds to hire a lawyer, which we have done, and he is helping us navigate legal concerns.

The RetireeFirst advocates may not immediately know the answers, but they will be friendly and respond to your inquiries in a timely fashion.

I am proud of what PRO accomplished this year. I am proud of the success we had in getting more than one option of coverage for retirees, and that we were able to persuade the District to allow retirees to stay with traditional Medicare if that was their choice. So many people have joined together and have never let up in the quest to protect our lifetime benefits. We've helped individuals who were confused, stressed or scared; many retirees saw PRO as a trusted resource.

As I look ahead to the upcoming year, I am hoping that we solidify the District's contractual obligation to provide pre -July 1, 2004, hires with lifetime benefits that are equal to or better than what was in place when we retired. We will also continue to press for a written dispute policy, so it is clear how the District and retirees can resolve differences regarding our health care coverage. To be successful, PRO will need to maintain a strong voice, active members and financial stability.

Finally, I would like to thank Karen Anderson, who has stepped down from the Board after making important contributions—bringing her knowledge of the Benefits Office, her wisdom and insights to discussions and willingness to serve on the District Health and Benefits Committee for PRO. We will miss her presence on the Board.

I wish you all a happy and healthy 2023. ♦

New benefits not same as before — expect less coverage

By Bruce Jacobs

As of Jan. 1 all retirees with lifetime benefits have new health insurance policies. In November retirees were asked to choose one of three options:

- Anthem Medicare Advantage
- Traditional Medicare with a supplement provided through United American and Prescription Drug plan (Medicare D) provided through Anthem
- Kaiser SISC Senior Advantage (California residents only)

None of these options offers benefits that are the same as those in place prior to the beginning of 2023.

WHAT ARE SOME OF THE CHANGES?

For people who chose Kaiser, there are some substantial changes. They will find that some co-pays are

(See New Benefits on page 6)

Peralta Retirees Organization

4200 Park Boulevard, #605
Oakland, CA 94610-2730

<http://www.peraltaretirees.org>

President – Debby Weintraub

info@peraltaretirees.org

Vice-President – Bruce Jacobs

Secretary – Judith Cohen

Treasurer – Bruce Jacobs (acting)

Past President – Jerry Herman

Board of Directors

Ann Elliott

Michael Mills

Alex Pappas

Stan Peters

The Peralta Retiree

Editor – Burt Dragin

burtdragin@aol.com

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RetireeFirst a first for retirees

Has 'stellar reputation' for sole purpose — customer service

By Jerry Herman

The gift-giving season is now in the rear view mirror, but one gift you might have overlooked may be one of the most important that you, as a Peralta retiree, have received. With the complicated and confusing district shift in our health care benefits, your new gift has been easy to miss. It's a new service that might provide answers to your health care questions that can be frustratingly difficult to get elsewhere, or it might go to bat for you in a dispute with an insurer or provider

This gift is named RetireeFirst, a company that advocates for retirees. Here, from its website (www.retireefirst.com), is a sampling of what RetireeFirst will do for you:

- Card replacements
- Formulary, tier and copay assistance and exceptions
- Physician and pharmacy outreach
- Inbound/Outbound three-ways calls to Medicare, vendors, providers, pharmacies, and Social Security
- Claims, billing and payment support
- Personal information changes
- Help with filing of applications, including Low-Income Premium Subsidy (LIPS) filing assistance
- Assistance with pharmacy related questions such as generic availability, prior authorizations and mail-order services
- Status calls throughout the process of any open item, making sure retirees know their problem is of highest concern and we are working on a resolution.
- Completion calls to member after any issue has been resolved to ensure no additional assistance is needed

Share views, feedback with Newsletter editor

Dear readers,

I'd love to hear from you. Do you have ideas for Newsletter articles? Critique of the Newsletter? Letters to the editor? Please direct any comments to me with subject line Newsletter Feedback at burtdragin@aol.com.

—Burt Dragin

According to Peralta's head of Human Resources, Ronald McKinley, RetireeFirst was recommended for Peralta by the district's benefits consultant, Alliant Insurance, as a part of Peralta's transfer from self-insured health benefits to membership in a health insurance consortium. Upon further research McKinley found that RetireeFirst has a stellar reputation among its clients for its sole purpose, customer service. Furthermore, Peralta will incur no added expense for RF because its costs are folded into the fees for health insurance coverage that the district is paying to Anthem and United American Insurance.

It's a new service that might provide answers to your health care questions that can be frustratingly difficult to get elsewhere...

McKinley said that a primary reason for contracting for RF's services is to relieve an overburdened, understaffed Peralta Benefits Office. Any retiree who has tried to access the Benefits Office for information or guidance recognizes what an irritating, time consuming, sometimes futile, experience it can be. McKinley was insistent that Peralta retirees should be getting the service they deserve. From my point of view, any attempt to get a better system for servicing retirees' health benefits concerns should be applauded.

In order to test RF's reputation for customer service, I made several calls with real questions for RF's advocates (their title) and found the results to be good. First of all, every call that I made was answered within a minute by a real person who spoke understandable American English, refreshing differences from the typical call to a large company. In each case the advocate was welcoming, polite and eager to serve. Although RF has 250 clients, the advocates who answered my calls were assigned to Peralta and, therefore, did not have to transfer me to another line or department.

I asked questions about when coverages would change to the new carriers, whether RF advocates will intervene for me if I have a dispute with my doctor, and prescription protocol and cost under the new system. Every question but one was answered within a few minutes. The one question the advocate couldn't answer was for Peralta retirees who have Anthem as their pharmacy: Why did the pamphlet I received from Anthem say that the mail order

(See RetireeFirst on page 7)

RETIREE ON THE ROAD . . .

Australia reveals panoply of bird species

By Roger Newman

Melbourne is the capital of Victoria, the state in the southeastern part of Australia. My wife Audre and I flew there Nov. 9 to begin our four-week travels to the surrounding countryside to see and learn about the remarkable birds that inhabit that area. We birded on our own, and then joined a tour organized by Simon Starr of Birding Australia. Simon helped us to see birds that we would not have been able to see on our own.

Two hundred million years ago Australia was part of the southern supercontinent, Gondwana, along with South America, Africa, Antarctica and India, before they separated into their current locations due to continental drift. Gondwana was where many bird families originated.

Parrots are in one of the bird families that fascinated us the most. The parrots' ancestry has been traced to Australia, which is a clue to why they are so diverse there. They also exhibit beautiful colors. We were keen to sort out parrots' diversity and try to understand how they evolved.

Lorikeets are fast in flight and more often heard than seen as they streak from one tree to another.

One variety of parrots that we were fascinated by is the *Cockatoo* family. Some of these, like the *sulfur-crested cockatoo* are quite happy around people and easy to see. They range from 11 to 26 inches in length. Their large strong bills with a flexible upper jaw and sensitive tongue permit them to manipulate and crack strong seeds and nuts. Most of the cockatoos, including the *Yellow-tailed black cockatoo*, are largely dependent on seeds and are important seed-dispersers of their host plants. They use eucalyptus and other trees for nest holes in which to raise their young.

Another branch of cockatoos are the *corellas* and *galahs*, which take their seed-cracking skills to the ground and graze for grass seeds. Since there is a lot of open ground with seasonal grasses, this adaptation has been very successful. We were amazed by scenes of hundreds of these cockatoos grazing near human habitations.

Australians are tolerant of wildlife and many of them feed birds and their unique animals such as kangaroos. We met one couple who had raised an orphaned joey (a young

kangaroo) and even had a sling rigged as an artificial pouch which the joey could jump in and out of.

Lorikeets are another fascinating branch of the parrot family. These are small- to medium-sized birds that specialize in nectar-feeding. They have a long brush on their tongue with which to lap up nectar from Australia's many varieties of flowering trees. In fact, the co-evolution of trees and the dispersers of their pollen have enabled a wide variety of nectar-eating birds, marsupials such as the sugar-glider, and insects to thrive. There is sometimes fierce competition to control flowering trees, with the larger, more raucous birds driving out smaller birds.

Lorikeets are fast in flight and more often heard than seen as they streak from one tree to another. Most are cryptic in coloration, mostly green in order to blend in with the leaves. Nevertheless, their other colors, which evolved as species-markers and to attract the opposite sex, are often electric. This is in part because the colors are produced by light diffraction by their feathers instead of by pigments. Of all the lorikeets the most outrageously colored are the *rainbow lorikeets*. Fortunately for us, these are comfortable around people and easily seen.

Australia has many other varieties of parrots. *Rosellas* are my personal favorite. The *rosellas* we saw in Victoria were the Crimson and Eastern varieties.

Being in Australia presents a number of problems, but these are overcome with the help of kind and generous people. We did get honked at sometimes, though, when we occasionally forgot to drive on the left side of the road (right is wrong, left is right). Sometimes we misunderstood the Australian dialect, which is full of shortened words, like 'brekkie' for breakfast, 'mozzies' for mosquitoes.

The most positive side of Australia, in addition to the birds, is their strong commitment to an egalitarian society. They want a society with minimal wealth disparity. The society is organized to take care of everyone. Public infrastructure is effective. Public bathrooms in every town are taken care of by the municipality. Roads are well-maintained. The old barriers to immigration of non-white people have been changed to a merit-based system, so now you see a diverse population, especially in the larger cities. Native peoples are recognized as the traditional owners of the land.

We enjoyed our trip, despite coming down with a mild case of Covid. Fortunately, it was a mild case since we were fully vaccinated. ♦

Life high above the land down under . . .

Photos by Roger Newman



Sulphur-crested Cockatoo



Kookaburra Sitting in an old Gum Tree



King Parrot (female) eating wattle Bean



Crimson Rosella



Kangaroo Mom with Joey in her Pouch



Pink Cockatoo at Sunset



Galeh



Rainbow Lorikeet



Wattlebird in Bottlebrush



Audre in a Bird Hide

To view the newsletter in color, go to www.peraltaretirees.org and find link to the newsletter at top of page.

Higher-income PCCD retirees subject to IRMAA premiums

Medicare is sending out bills to higher income Peralta retirees for Medicare D premium adjustments. This bill is because the retiree's income in 2021 (MAGI-Modified Adjusted Gross Income) surpassed the threshold for the Income Related Monthly Adjustment Amount (IRMAA) (single: above \$97,000; couple: above \$194,000). Prior to the recent change in medical benefits, only high income Kaiser Senior Advantage members were subject to Part D IRMAA. Retirees enrolled in the PPO (Trustmark/Caremark) were not subject to these premium adjustments because the prescription drug program was provided through Peralta and was not a Medicare D program. The new coverage, which began January 1, is through a Medicare Part D plan (provided by Anthem Blue Cross), and is thus subject to IRMAA.

Note that this is in addition to the Part B IRMAA which all higher income retirees have been paying and for which they have been reimbursed by the District. If you are subject to the Part D IRMAA, it will be deducted from your social security payment if the payment is sufficiently large. If you do not get social security or if your social security is not large enough to cover

your Part B and Part D premiums, the Center for Medicare and Medicaid Services (CMS) will bill you for the amount due. (Note that if you pay your Part B premium through STRS, STRS will not deduct the IRMAA for Part D.)

It is essential that you pay this bill. If you do not pay the bill, Medicare will drop your prescription drug coverage.

However, you can submit a request for reimbursement from Peralta to Navia (their new reimbursement company, replacing CBIZ) along with your request for your Part B reimbursement. All costs connected with Medicare premiums are subject to reimbursement from Peralta.

You should have received forms for requesting reimbursement for any premiums that you paid for Medicare whether Part A, Part B or Part D. If you did not receive those forms (or if you did not keep them) they are available on the PRO website (www.peraltaretirees.org) through a link at the top of the home page. The forms include a form for designating the bank that you want to use to receive your reimbursements through electronic funds transfer. They also list the specific documentation that is required. Alternatively, you can go to the Navia website (www.naviabenefits.com) and open a Navia account by registering with them. Once you do that you can designate the bank you want to use as well as upload your request for reimbursement and the required documentation. ♦

New Benefits

(Continued from page 2)

different (higher or lower). For example, there is a \$50 co-pay for use of the Emergency Room if you are not admitted to the hospital. There are also reduced vision and hearing aid benefits.

For retirees who chose Medicare Advantage and traditional Medicare with wrap-around, the changes in benefits are more substantial. For example, you are no longer covered if you see a provider who does not accept Medicare Assignment (i.e., a provider that does not agree to accept the Medicare-approved amount as the total payment for their services). Under the benefits in place before, if you saw such a provider you could submit the claim to Blue Cross, and Trustmark would pay it at 80% of the customary and usual fee. You are no longer covered for such services. Another example is if the District provided insurance for a service that Medicare does not cover or that Medicare limits. This might include lab tests or other services where Medicare

limits the number of tests they will cover in a calendar year. In the past if your provider determined that more tests were medically necessary, Trustmark paid for the additional lab work. Under the current plans, if Medicare does not approve a test or other procedure it will go unpaid by insurance.

When PRO raised these and other concerns with the District, Vice-Chancellor for Human Resources Ron McKinley indicated that the District would set up a system for reimbursing retirees who faced expenses as a result of the change, i.e., who would have been paid under Peralta's old benefits. Currently, the District has not established either this reimbursement process or a procedure for resolving disputes about whether a particular expense deserves reimbursement. PRO will continue to press the District to develop such a process and to put it in place as soon as possible.

Whether the District will do so may depend on the pressure we are able to exert. PRO may be coming to you in the weeks and months ahead asking you to participate in our efforts to get the District to, in their words, "make us whole." ♦

RetireeFirst

(Continued from page 3)

pharmacy for Anthem is CarelonRx as of January 1, 2023, when I had been informed that IngenioRx is the mail order pharmacy. After much fruitless checking with supervisors, the advocate said she would get back to me. I have since learned from other sources that the discrepancy is a simple name change and will be inconsequential. I have yet to hear back from the RF advocate. Nobody's perfect.

Andrea Senatore is an RF senior client service manager. I told her that I was writing an article about RF for the PRO newsletter, and she graciously agreed to an interview. She expressed real enthusiasm for the company and its customer service mission, proudly claiming that since RF's founding in 2006 it has 100% client retention and is still growing rapidly.

She spoke of the ongoing training that the advocates undergo and the passionate commitment they bring to their jobs, stressing that advocates are not evaluated on the number of calls they handle each day but on the quality of how the retiree callers are treated and whether their issues get resolved, no matter how long it takes. And answering a call within a minute is no fluke. It's company policy to try to do it for every call.

Since many retirees are cognitively challenged, I asked her whether RF makes the necessary accommodations for them. She assured me that they do and have lots of experience in doing so.

Both Senatore and McKinley emphasized that RF is an independent company, neither a subsidiary of a larger corporation nor legally affiliated with one. Therefore, there should be no conflict of interest when a retiree challenges decisions of an insurer or pharmacy. RF's priority is to advocate for the retiree.

Several Peralta retirees who have used RF's services have reported to me that they have been satisfied with the results.

For those skeptics among you who think RF sounds too good to be true, I share some of your doubts. But my simple response is this: Peralta has never had anything that approaches a resource like RF. It surely will fall short of its promises now and then, but even a fifty percent success rate will be fifty percent more than we have had before. I urge you try it yourself.

Check out its website: www.retireefirst.com.

The website dedicated to Peralta: www.retireefirst/peraltacc

I've found this number the best to call: 855 460-7312 (TTY 711) 8 am-5 pm M-F Pacific time. ♦

Contributions received for the PRO Scholarship Fund

From **Sue Chin, Valerie Arango and Don Hongisto**
In memory of
Alice Marez

From **Sue Chin and Burt Dragin**
In memory of
Wylie Walthall

From **Heo Young Park**
In memory of
Helen Bersie

From **Frank Poulos**
In honor of
The PRO Board

From **Sonja Hongisto, Brent Bowman**
In Honor of
Don Hongisto

From **Kenneth Hurst**
In honor of
Debby Weintraub

From **Catherine Crystal**
General Contribution

PRO welcomes new members

Tae-Soon Park
Al Davis

In Memoriam

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

Wylie Walthall



**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:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Make check payable to: **The Peralta Foundation—PRO**
 Send to: **PRO, 4200 Park Boulevard #605,
 Oakland, CA 94602**

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

Be sure your PRO Membership is up-to-date

Please check the label on your newsletter to see if your PRO membership has expired. Now, more than ever, being a member of PRO is crucial. Peralta has made 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.peraltaretirees.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.

**Peralta Retirees Organization
 4200 Park Blvd, #605
 Oakland, CA 94602**