

Winter 2013

Ventura County Community College District Retirees' Association

The Monitor

Annual meeting to feature VCCCD's new chancellor

Dr. Jamillah Moore, Chancellor of the Ventura County Community College District, will be the keynote speaker at the March 27, 2013, annual meeting of the VCCCD Retirees Association.

Her presentation is titled, "What's Happening in the VCCCD."

Moore will bring attendees up to date on the important challenges and issues that have faced the VCCCD in the past year, the institutional developments that have taken place since her installation as chancellor in August 2012, and her perspective on resolving current and prospective future issues.

She will also comment on any developments that may affect current or future retirees.

Prior to coming to the Ventura County Community College District, Moore's educational administrative career included positions with the Los Angeles County Office of Education and the California Community Colleges Chancellor's Office.

She also served one year as in-

terim president of Compton College, and four years as president of Los Angeles City College.



Dr. Jamillah Moore

She holds a doctorate in international and multicultural education from UC San Francisco, a master's degree in intercultural communication, and a bachelor's degree in communication from CSU Sacramento.

In addition to the keynote address, the annual meeting's

agenda will ask retirees to vote for a president to lead the Association for 2013-14, the second year of a two-year term.

Current president Harry Culotta has continued to serve on an interim basis following the expiration of a regular term.

Anyone interested in having his or her name placed in nomination for president is asked to please contact John Woolley at jwools@sbcglobal.net or Harry Culotta at hcu-lotta@dslextreme.com

Attendees will also approve the minutes of the April 25, 2012, annual meeting and hear reports from the treasurer and the chairs of the Benefits Committee, Membership Committee, and Political Committee.

Finally, the Association's Executive Board will ask retirees to approve minor revisions to the *Bylaws of the VCCCD Retirees Association*, as follows (with deleted language in ~~strikethroughs~~ and new language in *italics*):

(See **BYLAWS**, page 3)

Huge rate increases planned for CalPERS Long Term Care

Low investment returns, high claim level cited

BY HARRY CULOTTA

If you are still enrolled in the CalPERS Long Term Care (LTC) Program, brace yourself for yet another rate increase.

On Oct. 17, 2012, the CalPERS Board of Administration voted to impose an 85 percent rate increase on most policyholders by July 2015, according to the November 2012 issue of *California State Retiree*, the official newspaper of the California State Retirees Association.

The entire newspaper is online at www.californiastateretirees.org/Portals/0/images/Retirees/Retireepercent20Newspaper/201211-Retiree.pdf

The rate increase, which will be phased in over two years, affects those who purchased policies between 1995 and 2004 that include lifetime benefits, both with and without inflation protection.

In spring 2013, CalPERS will mail notices to policyholders about the rate increase and will offer several options to mitigate this and future increases.

Those who agree to shoulder the rate hike in one year instead of two will enjoy a “discounted” 79 percent rate hike.

Other options for reducing future increases include reducing benefit levels, such as:

- Eliminating the 5 percent-per-

-year inflation protection, or

- Replacing lifetime benefits with a 10-year limit on benefits (including inflation protection), or

- Adjusting the daily benefit amount (for policies without inflation protection or decreased daily benefit limits).

Policyholders will be asked to decide which changes, if any, they

In spring 2013, CalPERS will mail notices to policyholders about the increase.

wish to make, and their choices will become effective July 1, 2013.

CalPERS bases the 85 percent rate increase on the assumption that 10 percent of policyholders will switch to less expensive options (e.g., from lifetime coverage to 10-years’ coverage).

If fewer than 10 percent switch, the increase could be even greater; if more than 10 percent switch, the increase could be lower.

This latest rate increase follows on the heels of at least five others that CalPERS has imposed in the past decade, including a 30 percent rate increase in January 2004, an additional 47 percent increase in

July 2007, an additional 22 percent increase in July 2010, an additional 5 percent increase in July 2011, and an additional 5 percent increase in July 2012.

CalPERS insists these increases are necessary due to (a) higher-than-expected benefit claims, (b) lower-than-expected investment returns, (c) adoption of a more conservative investment portfolio, and (d) a lower assumed future investment return of 5.75 percent per year.

For many VCCCD retirees and their families, the questions remain not only, “If we need long term care, can we afford it?” but also “If we need long term care *insurance*, should we keep it, change insurance carriers, or drop it?”

If you are considering this question, the VCCCD Retirees Association encourages you to use the California Department of Insurance (CDI) website to research insurance companies offering long term care coverage.

The website currently lists fifteen commercial insurance companies still offering policies in this state, and eleven are listed with rate increase histories.

The website address is <http://www.insurance.ca.gov/0100-consumers/0060-information-guides/0050-health/ltc-rate-history-guide/rate-history-active-long-term-care.cfm>.

Bylaws changes top meeting agenda

(From page 1)

ARTICLE IV – OFFICERS

Section 2. All elected officers, listed in rank order, are:

- President
- Vice President/Newsletter editor
- Secretary
- Treasurer

Section 4. The duties of the President shall be:

To appoint, subject to approval of the Executive Board, *the Newsletter editor, chairs members* of all committees except the Nominating Committee.

Section 5. The duties of the Vice President/Newsletter editor shall be:

- ~~d. To collect information about~~

~~members and subjects of interest to members and to publish a newsletter at least three times each year.~~

ARTICLE V – ELECTIONS

Section 2. The annual election of officers will be held at a general meeting held in the spring of each year *not later than April 30 on the third Wednesday of April, or the nearest Wednesday to this date, depending on availability of accommodations on a date, time, and location to be communicated in writing to the membership at least thirty (30) days in advance.*

ARTICLE VII – THE EXECUTIVE BOARD

Section 1. The Executive Board

(hereinafter referred to as “The Board”) shall consist of all elected officers, standing committee chairpersons, ~~and~~ the immediate past President, *and the Newsletter editor.*

Please mark your calendars and plan to join us for the annual meeting.

This year the annual meeting will be held at the Wright Event Center on the campus of Ventura College, 4667 Telegraph Road in Ventura.

The Wright Event Center is located at 57 Day Rd. on the corner of Day and Telegraph Roads in Ventura. Ample parking is available.

By special arrangement with Ventura College, parking permits for this event will not be required.

In Memorium

It is with sadness that we report the passing of our colleagues and friends:

Marjorie Berg

Robert (Doc) Reynolds

Eloyce Caldwell

Michael Seely

John Hanft

Joan Shackelford

June Graham-Segesman

Ralph Smith

Bennie Molina

Keith Strasser

Floyd Thionnet

Membership Report by Don Medley

IF YOUR NAME IS ON THE LIST BELOW, IT WAS ADDRESSED BY THE DISTRICT, WHICH CANNOT GIVE US YOUR ADDRESS. IF YOU DON'T SEND US YOUR ADDRESS, WE WILL REMOVE YOU FROM OUR FILES AND YOU WILL RECEIVE NO FUTURE COMMUNICATIONS.

WE NEED ADDRESSES, PHONE NUMBERS, AND/OR EMAIL ADDRESSES FOR THE FOLLOWING PEOPLE. If you can help, call Don Medley at 805-482-8761 or email don.medley@verizon.net. Thank you.

Janet Archibald	Judy Arnold	Vincent Campo	Christy Corbett
Barrett Culmback	David Doreo	Edna Ingram	Steven J. Mayer
Bonnie Mastiere	Helen Nielsen	John Palafox	Jerry Purcell
Don (Clarence) Richardson			

Please correct your roster with the following changes:

Carolyn Allen	Donald Anderson	Dianne Armstrong
John Arvidson	Charles Campo	Jaime Casillas
Corazon A. Chan	Louise C. Christener-Hadaway	Carlisle C. Cooper
Cynthia S. Crispin	Sharon Davies	Karen de la Pena
Pauline S. Eilers	John Emrick	Edward & Mary French
Catherine L. Garnica	Elizabeth (Betty) Hough	
Ralph E. James	David A. Kay	Judith L. Kleiner
Lydia Ledesma-Reese	Candace Peyton Mead	Al Miller
Kitty Merrill	James R. Owen	Garland Orr
Maria E. Parker	Donald Paillette	Robert Renger
Steve & LaDonna Righetti	Patty Rush	Tina S. Sasaki-Bollinger
Vernon S. Simmen	George V. Simon	Terri Taylor
Dickie Talmage	Elaine G. Tennen	Perry Twing

Telephone number Adds/Changes:

Priscilla Partridge

E-mail address changes:

Robert Reeves

Membership Report (from page 4)

Winter 2013

The Monitor, Winter 2013

**2013 Annual Meeting
March 27, 3 - 5 p.m.**

**Wright Event Center
Ventura College**

Look for us on the Web at

<http://www.vcccdra.org>

2012-2013 Executive Board

Harry Culotta, President

Gary B. Morgan, Vice President

Marie Soo Hoo, Secretary

Pat Gage, Treasurer

Don Medley, Membership Committee Chair

Gary Johnson, Benefits Committee Chair

Larry Manson, Political Committee Chair

René G. Rodriguez, Past President

VCCCD Retirees' Association

P.O. Box 6216

Ventura, CA 93006-6216

Place
postage
here