

Fall 2017

Ventura County Community College District Retirees' Association

# The Monitor

## Mark Your Calendar

# 'BBQ by Lester' is 2017 Social Event

## *October 2 at Mission Oaks Park*

Delicious food and beverages will abound at 'BBQ by Lester', the VCCCD Retirees Association 2017 social event, on Monday, October 2, 2017, from 1:00 to 4:00 p.m. at Mission Oaks Park in Camarillo.

*BBQ by Lester* will showcase the culinary skills of Lester Tong, whose barbequing skills and reputation were honed throughout his career with the Ventura County Community College District.

During those years Lester barbequed for events held at Moorpark College, Ventura College, and the District Administrative Center.

Lester's culinary skills are still very much in demand since he retired last year, and they will now be on display and at your service on Monday, October 2.

The Social Committee hopes you will join our retired colleagues, spouses, and friends for a fun afternoon to relax, socialize, laugh, and enjoy some great food.

The *BBQ by Lester* menu includes barbequed tri-tip, chicken, chili beans, salads, desserts, and beverages – both alcoholic and non-alcoholic.

The event takes place at Mission Oaks Park, 5501 Mission Oaks Blvd., Camarillo, on October 2 from 1:00 to 4:00 p.m. Here are the directions to get there:

From the Oxnard/Ventura area, take the 101 Freeway south to the Pleasant Valley/Santa Rosa Road exit. Turn left at the light, drive across the freeway bridge, then proceed past Verdugo Road to Adolfo Road. Turn left on Adolfo and proceed a short distance to Mission Oaks Blvd. Turn right on Mission Oaks, drive past Woodcreek Road and look for the park on your left.

From the Newbury Park/Thousand Oaks area, take the 101 Freeway north to the Pleasant Valley/Santa Rosa Road exit. Turn right at the light, then proceed past Verdugo Road to Adolfo road. Turn left on Adolfo and proceed a short distance to Mission Oaks Blvd. Turn right on Mission Oaks, drive past Woodcreek Road, and look for the park on your left.

The cost to attend *BBQ by Lester* is \$20 per person and **reservations are required.** Here's how to make your reservation:

Fill out the form at the bottom of the flier on the third page of the newsletter, cut off the form with scissors, attach your check (payable to the VCCCD Retirees Association), then mail the form with your check to Pat Gage, 427 Fernwood Drive, Oxnard, CA 93030.

Reservations and check must be received by **Friday, September 22, 2017.**

The Social Committee of the VCCCD Retirees Association has planned and arranged for the October 2 event. Committee members working hard for you this year include Tina Arredondo, Louise Christener, Becky Hull, Marta Garza Laird, Valerie Lee, Peggy Spellman, Lester Tong, Pat Gage, and Marie Soo Hoo.

Please plan to join your friends and colleagues at Mission Oaks Park on Monday, October 2, 2017. See you then!

# How I Found Pain Relief with Stem Cell Therapy

BY ANITA DEAN

“We could all benefit from sharing our experiences with each other,” was a comment made at our annual retirees meeting. I was among many agreeing with that statement. I feel it is better to learn from other’s experiences than to go it alone down a path that could contain many pitfalls. It is with this in mind I am sharing my experience.

For years I suffered with painful knees due to loss of cartilage. On some days I could barely walk. When things got very bad, my doctor would give me a cortisone shot. This would stop the pain for a while.

However, I knew there could be serious side effects including infection, nerve damage, and damage to nearby bones, according to the Mayo Clinic.

My doctor informed me I would eventually need a knee replacement. I didn’t want to go there.

For decades I had used nutritional supplements to help with my knees. If I ever doubted how well they were working, all I had to do was discontinue them for a week, and the pain would return to remind me. As my knees got worse, I needed something more.

In October 2016 I attended a free seminar on stem cell therapy, presented by Pacific Stem Cell / Hersh Medical of Newport Beach, CA. At the seminar I learned that stem cell treatment takes advantage of the body’s ability to repair itself. With amniotic stem cell therapy, the doctor injects stem cells from amniotic tissue into your body.

According to the presenter, the stem cells are capable of “differentiating” or growing into different types of cells needed in the patient’s body to treat the specific condition. Amniotic stem cells include hyaluronic acid, which lubricates cartilage and promotes new cartilage growth. They also include growth factors to stimulate tissue growth. Additionally, there is no risk of patient rejection.

The presenter showed before-and-after x-rays of knees that had been treated with stem cells. Not only had the knees regained cartilage, but the bone spurs had been eliminated.

This procedure has been around for over 10 years, and those who have received it are still doing well. The presenter stated that more than 300,000 stem cell injections have been performed without adverse side effects or rejection issues.

Considering the major surgery required for knee replacements versus a far less invasive injection of stem cells, I wanted to opt for the latter, but I still wasn’t sure.

The major disadvantage is cost, which is in excess of \$5,000 depending on your individual needs. Stem cells injections are less expensive than knee replacements, but you will pay for them entirely out-of-pocket because *Anthem Blue Cross will not cover this treatment.*

At the seminar, they said the cost of a knee replacement was over \$67,000. According to the Healthcare Bluebook ([www.healthcarebluebook.com](http://www.healthcarebluebook.com)) the “fair” cost of a total knee replacement in Ventura, CA is \$31,455, but does that include all the related costs of the hospital stay, anesthesia, follow up doctor visits, therapy, medication and such. My friend back East just had a knee replacement done this year and she said her cost was \$77,000. Ironically, Anthem will cover this cost when a knee replacement is deemed medically necessary. Go figure!

Although knee and hip replacements are good for around 15 years or more, they can have serious side effects. At work I spoke with a man who had hip replacement surgery done because his previous one was wearing out. The man said the surgery caused him life-threatening complications, and he almost didn’t survive.

Since I wasn’t ready to go forward at that time, I decided to attend the next Hersh Medical seminar in January 2017 and to bring my husband. I wanted him to hear what they had to say and to understand why I was so interested in spite of the cost.

My husband was impressed with the presentation, but also saw the cost as a roadblock. After considerable discussion, we decided to take a chance and go ahead with the procedure.

The amniotic stem cells are furnished by Surgenex LLC, Scottsdale, AZ. Surgenex calls its product SurForce® and its brochure describes it as “...a rich source of amniotic membrane that naturally reduces pain and inflammation while helping the healing process of damaged joints, cartilage, tendons, ligaments, and other soft tissue. It is the most concentrated injectable amniotic membrane on the market today.”

My stem cell therapy was performed in January 2017 in Ventura by Dr. Stephen Dundas, DC and was supervised by Dr. Neil Hersh, MD. The procedure required a single office visit, plus follow-up calls in the following weeks. Dr. Dundas recommended light activity for the first 2 weeks, followed by no strenuous activity for the remaining 6 weeks after treatment.

How did everything work out? Well, today I am now able to walk with confidence and without fear of stabbing pain. I am able to sleep throughout the night without being jolted awake by stabs of pain. Since I am now getting adequate rest, my energy level has soared, and I’m now able to do things I’ve been putting off for a long time. Life is good!

Those interested in learning more can check out the Surgenex website at [surgenex.com](http://surgenex.com) or the Hersh Medical website at [www.hershmedical.com/home.html](http://www.hershmedical.com/home.html) or the Pacific Stem Cell website at [www.pacific-stem-cell.com/home.html](http://www.pacific-stem-cell.com/home.html). The phone number for Hersh Medical is (844) 367-7836.



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# VCCCDRA ANNUAL SOCIAL EVENT “BBQ BY LESTER”

A great time and delicious barbecue by Lester Tong is planned for our Annual Social Event. We hope you'll join in on the delicious food and the fun!!

**Date: Monday, October 2, 2017**

**Place: Mission Oaks Park (5501 Mission Oaks Blvd., Camarillo, CA)**

**Time: 1:00 p.m.—4:00 p.m. Social Hour: 1 pm — 2 pm (Beverages/Appetizers); Food service: 2 pm**

*Directions: From 101 South take Santa Rosa/Pleasant Valley Rd. exit. Turn left at light and proceed to light at Adolfo Rd. and turn left. Turn right at Mission Oaks Blvd. Proceed down Mission Oaks Blvd. and you will see the Park on your left.*

*Directions: From 101 North take Santa Rosa/Pleasant Valley Rd. exit. Turn right at light and proceed to light at Adolfo Rd. Turn left at light and proceed to Mission Oaks Blvd. and turn right. Proceed down Mission Oaks Blvd. and you will see the Park on your left.*

The park has a covered seating area & benches, but you are welcome to bring your own chairs. Canopies will be put up for additional shade.

**Menu: Tri-tip, chicken, salads, chili beans, bread, appetizers and desserts. Vegetarian item also available. Water & soft drinks provided. Beer & wine available for purchase. (This is our annual fundraiser, folks!)**

**Cost: \$20 per person (please complete & submit reservation form by deadline date as indicated below)**

We hope you will be able to join in for an afternoon of good food, 50/50 raffle, camaraderie and maybe even some games with former colleagues and friends!! Hope to see you there!!

*Cut Off Here and Return Bottom Portion with Check payable to VCCCD Retirees Association*

### Reservation/Payment Form

Retiree's Name: \_\_\_\_\_ If spouse/guest attending, provide name below:

Name: \_\_\_\_\_ Circle one: Spouse    Guest

Name: \_\_\_\_\_ Circle one: Guest

**Make checks payable to: VCCCD RETIREES ASSOCIATION**

\$20 per person x \_\_\_\_\_ persons = \$ \_\_\_\_\_ total amount of your check

**Vegetarian meal desired: \_\_\_\_\_ (please check if yes or indicate how many if more than one)**

**Mail completed reservation form and check to:**  
Pat Gage  
427 Fernwood Drive  
Oxnard, CA 93030-4032

**RESERVATIONS MUST BE RECEIVED BY FRIDAY, SEPTEMBER 22, 2017**

# A Personal Experience with Medicare Supplements

BY MARTA FREIXAS

I recently joined the Benefits Committee of the VCCCD Retirees Association and was asked to write about my experience with helping a relative select a Medicare supplement. The VCCCD Retirees Association now includes persons who were Tier 2 employees (i.e. hired by VCCCD between July 1990 and June 30, 2000) and who will be covered by a Medicare supplement the District creates. Therefore, it makes sense for those in Tier 2 to learn about Medicare supplement plans.

It also makes sense for retirees of any employment tier to learn about Medicare and Medicare supplements because their spouses with District-paid insurance (but who were not also employed full time by the District) will lose that coverage when the retirees pass away. My husband and I are in that situation.

About two years ago, one of our relatives had a very serious medical issue, and the health insurance provided by their employer was an HMO with a very restricted list of doctors and hospitals. In our opinion, they could not get adequate care with their existing coverage.

Consequently, our family decided to explore all possible insurance options, including Medicare, for which our relative was eligible to enroll.

In studying Medicare, we learned it consists of several parts. Part A primarily covers hospitalization. Part B primarily covers

doctor visits. Part C, better known as “Medicare Advantage,” provides HMO coverage that combines Parts A and B and provides additional coverage, but can also limit one’s choice of doctors and hospitals. Part D covers prescriptions.

Medicare supplements are none of these parts. Instead, they are collectively known as “Medigap” coverage and are offered by insurance companies. They pay for some medical items or dollar amounts not covered by the original Medicare Parts A and B.

We compared our relative’s employer-provided coverage with Medicare, and we were stunned to discover that Medicare could provide better coverage for less cost to our relative. After some discussion, we decided to eliminate Medicare Advantage from consideration, since we wanted our relative to be able to choose specialists without having a primary care physician act as a gatekeeper to additional care.

On page 82 of the *Medicare and You 2017* handbook, there is a chart that compares the coverage of Medigap policies. These are referred to as “plans,” and they are labeled A, B, C, D, F, G, K, L, M, and N. Please don’t confuse Plan A with Part A. They are not the same thing.

All of the Medigap policies are standardized, so that all insurance companies offering a plan with the same letter must provide the same

coverage. They can only differ in their price and the quality of the customer service that they provide. This information made our selection easier, since we wanted the most coverage possible at a reasonable price and with good customer service.

The federal government has a website that allows you to compare coverages, and it provides the names of the insurance companies that underwrite these policies in your zip code area. Point your web browser at <https://www.medicare.gov/find-a-plan/questions/medigap-home.aspx>

Even better, the State of California has an website that allows links to a “Guide on Medicare Supplements” with price comparisons among companies. Point your web browser at [https://interactive.web.insurance.ca.gov/apex\\_extprd/f?p=111:30](https://interactive.web.insurance.ca.gov/apex_extprd/f?p=111:30)

After using both websites, we finally decided on a Plan F policy for our relative. This plan provides the most coverage. We chose a provider with a middle-of-the-pack price that had an excellent reputation for customer service.

To date, my relative has not paid one penny in out-of-pocket costs other than the premiums for Medicare Part B and Medigap Plan F, even though there were serious health issues that have been addressed. At an additional cost, my relative is also enrolled in Medicare Part D to assist with the cost of prescriptions.

# Membership Report

BY DON MEDLEY

**Please join me in welcoming our valued colleagues to the VCCCD Retirees Association and in wishing them a long and satisfying retirement.**

Stephen Burkhart	Moorpark College	Stephen Doyle	Moorpark College
Melanie Masters	Moorpark College	James Merrill	Oxnard College
John Pendleton	Ventura College	Elvia Rivero	Oxnard College
Tomas Salinas	Oxnard College	Kathleen Schrader	Ventura College
Kay Snow	Ventura College		

**WE NEED ADDRESSES, TELEPHONE NUMBERS, and E-MAIL ADDRESSES FOR THE FOLLOWING PEOPLE. If you can help, please call Don Medley at 805-482-8761 or email to [don.medley@verizon.net](mailto:don.medley@verizon.net). Thank you!**

Robert Anderson	Rebecca Anderson	Jeffrey Barssh	Janeen Beard
Lori Bennett	David Bishop	William Boicourt	Elizabeth Bowker
Marie Butler	Willis Cameron	Vincent Campo	Raymond Centeno
Linda Chapman	Dominga Chavez	Ronald Cobos	Paul Conley
Diane Costabile	Barrett Culmback	Sherry D'Atille	Barbara Dalling
Jose de Guzman	Will Deits	Leslie Drayton	Patricia Ewins
Ruby Filar	Mary Fledzinskas	Audrey Furrell	Richard Harnden
Lucia Haro	Nelia Hartnell	Frank Heywood	Orbie Ingersoll
Wilmer Ingram	Erlinda Tuyor Ispahani	Bola King-Rushing	Angela Kofron
Carla Kramer	Jesus Loza-Medina	Christine Mainzer	Kathy Marcus
Linda McDill	Carl McFarland	Dorothy Mills	Gulhis Monezis
Moretta Nelson	Inajean Nicklas	Andres Orozco	Terry Pardee
Jennifer Parker	John Pendleton	Claudia Peter	Deborah Pollock
Jerry Purcell	Philip Scot Rabe	Robert Renteri	Emelie Robb
Charles Rockwell	William V. Rollins	Tomas Salinas	Lynda Smith
Sharon Starr	Janice Straka	Carmen S. Taylor	Louise Triplett
Deborah Ventura	Emma Waits	Elaine Wefel	Margaret Wilkes
Mary Zacharias			

**Look for us on the Web at**

**<http://www.vcccdra.org>**

**In Memoriam**

*We honor the memory of our departed colleagues and extend our sincerest condolences to their families, friends, and associates.*

Larry Bell

Edward Francis

Michael Strumpf

Suzanne van Marion

Guy Bryan

Isaiah (Zeke) Simmons

Tim Suel

Sinclair Wall

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