

Spring 2017

Ventura County Community College District Retirees' Association

# The Monitor

**Mark your calendar for April 12**

## Benefits Forum to be Focus of Annual Meeting

Changes to medical benefits required by the Affordable Care Act (ACA) and other potential changes will be on focus when the Ventura County Community College District Retirees Association (VCCCDRA) holds its annual meeting next month.

President René Rodriguez will convene the meeting on Wednesday, April 12, 2017, from 3:00 to 5:00 p.m., at the ARC Building, located at 280 Skyway Drive, Room B, at the Camarillo Airport. This is a familiar venue, as the 2016 annual meeting was held at the same facility.

The VCCCD Retirees Association has assembled a panel of stakeholder representatives at the annual meeting to present and discuss recent changes to the Anthem Blue Cross plans, in which at least 90% of retirees are currently enrolled.

Anthem plan changes implemented in recent years are described in detail in the accompanying article "**Benefits Update**," authored by Gary Johnson, Benefits Committee Chair. Be sure to read Gary's article on page 2, so you'll be well prepared to participate in the annual meeting.

One such change was announced by Anthem in a letter dated September 28, 2016 and addressed to ASCC (administrators, supervisors, confidential and classified) employees and retirees.

The change applies the prescription deductible and copays toward the combined annual out-of-pocket maximum (OOPM) of \$1,700 per person or \$5,100 per family for in-network health care. The change was said to be retroactive to January 1, 2016.

Examples of questions the panel may consider during the benefits forum include:

- \* Which provisions of the ACA are driving the Anthem changes?
- \* Which of the Anthem plan changes apply to out-of-network health services or to non-formulary prescription drugs?
- \* What effect do the Anthem plan changes have on employees and retirees who are required to pay premiums?
- \* Do the Anthem plan changes driven by the ACA apply both to faculty and ASCC employees and retirees?
- \* Why do we have separate Anthem plans for faculty and ASCC?
- \* If a separate annual OOPM of \$750 per person is established for prescriptions, will it apply to all prescriptions or just those obtained by mail order?

In addition to the above, the panel will take questions from the audience. This is a great opportunity for those who have compelling benefits questions to pose them to very knowledgeable panel members.

Those invited to participate on the panel include Michael Shanahan, VCCCD vice chancellor of human resources, Dr. Steve Hall, AFT president, Olivia Long, SEIU president, and Gary Johnson, Benefits Committee chair of the VCCCD Retirees Association.

In addition to the benefits forum, attendees will also vote on the March 16, 2016 VCCCDRA annual meeting minutes and review the VCCCDRA annual treasurer's report.

Attendees will also be asked to nominate and elect a president and a vice president to serve the VCCCDRA for the period July 1, 2017 through June 30, 2019. If you are interested in being nominated for either of these volunteer positions, please contact René Rodriguez at [vcccdra@gmail.com](mailto:vcccdra@gmail.com)

René Rodriguez will deliver the president's report, followed by brief reports from Harry Culotta, past president, Betty Hough, vice president, Gary Johnson, Benefits Committee chair, Don Medley, founder and Membership Committee chair, Larry Manson, Educational Issues Committee chair, and a representative of the Social Committee.

Please join us for a very informative benefits forum at the annual meeting of the VCCCD Retirees Association on Wednesday, April 12, 2017, 3:00 to 5:00 p.m., at the Camarillo ARC Building, 280 Skyway Drive, Room B, at the Camarillo Airport. See you there!

# Benefits Update

BY GARY JOHNSON - CHAIR, BENEFITS COMMITTEE

With the election of President Donald Trump and Republican congressional control, a great deal of debate surrounds the fate of the Affordable Care Act (ACA / Obamacare). Changes are promised by the new administration, and it is unknown what their effects may be on future Anthem PPO plans or Kaiser HMO plans of the Ventura County Community College District.

The medical insurance portion of this report addresses only the Anthem Blue Cross plans, which enroll approximately 90% of all VCCCD retirees. The District continues to provide two separate Anthem plans: one for active and retired faculty and one for all other active and retired non-faculty employees.

## The Anthem Plan for Faculty

The Anthem plan provided to active and retired faculty members is believed by VCCCD to have “grandfathered” status and is largely unaffected by the ACA, which was enacted on March 23, 2010. The plan already met the ACA mandates of “minimum essential coverage,” “minimum value,” and “preventive care” that went into effect on January 1, 2014. In addition, the plan had already been modified to meet the ACA requirement to cover dependent children to age 26.

Anthem has made minor discretionary changes to its faculty plan to reflect changes in state or federal laws or regulations, but there have been no AFT/District negotiated changes, and none are expected in the coming year. Therefore, the annual per-person medical deductible, copay, and out-of-pocket maximum, and the prescription deductible, brand and generic co-pays, and separate \$500 annual out-of-pocket maximum for mail-order prescriptions remain the same.

## The Anthem Plan for Administrator, Supervisor, Confidential and Classified (ASCC) Employees

The Anthem plan provided to active and retired ASCC employees is consid-

ered by VCCCD to be a “non-grandfathered” plan, and changes have been made both before and after enactment of the ACA. The ASCC plan, like the faculty plan, had already met the ACA mandates and requirements outlined above.

One change, effective July 1, 2009, was the addition of a \$100 copay for each hospital emergency room visit, but this is waived if the visit results in being admitted to the hospital for treatment. Those who are admitted should make sure the admission is indeed for “treatment” and not for “observation,” since the latter will not waive the \$100 copay.

That same year Anthem raised the prescription drug deductible from \$50 to \$100 per person per year and raised the copay for “non-formulary” prescription drugs from \$30 to \$50.

Another change to the plan, effective January 1 2016, eliminates the separate mail-order prescription \$500 annual per-person out-of-pocket maximum and, instead, folds it into a single annual out-of-pocket maximum that is increased from \$1,500 to \$1,700 per person, with a family limit of \$5,100. Both limits apply to in-network services, including medical services, pharmacy prescriptions, and mail-order prescriptions.

Anthem announced this change in a letter to members dated September 28, 2016. Anthem claims it is now mandated by the ACA for all “non-grandfathered” plans, as the ACA does not allow separate medical service and prescription drug out-of-pocket maximums.

The VCCCD Retirees Association has challenged the Anthem determination regarding the new ACA out-of-pocket maximum requirement. Anthem concedes that it is possible to continue having separate out-of-pocket maximums for medical services and for prescriptions. The District and the SEIU

are currently considering options that Anthem has offered.

No other changes are anticipated in the Anthem plan for the ASCC in 2017-18. However, if the present annual insurance premium cap of \$16,893 that the Board of Trustees has approved to be paid by the District is not increased, active employees and some ASCC retirees will pay higher monthly premiums if Anthem again raises its premium rates.

## Other

Some employees and retirees (both faculty and ASCC) are reporting that Anthem has been requiring prior authorization for some prescription medications that did not previously have this requirement. If this happens to you, be sure to contact the District for clarification and/or assistance.

No changes in dental or vision insurance coverage seem likely in 2017-18. Delta Dental is expected to continue providing dental coverage, and Medical Eye Services (MES) will likely continue to provide vision insurance.

## Concluding Comments

We seem to be moving into turbulent waters concerning all things associated with medical health insurance. A few retirees have previously volunteered to serve on the Benefits Committee that I chair, but all of them have been from the cohort of retirees who were originally hired by the District prior to the 1990-91 academic year.

We need new volunteers for the Benefits Committee from the pool of retirees originally hired by the District between 1990-91 and 2000-01. Members of this group will face the most potential effects from future national and local changes

If you are part of this cohort, please consider joining the Benefits Committee to become better informed and better prepared to respond when appropriate. Please contact me at [freevcnet@aol.com](mailto:freevcnet@aol.com) to become part of this vital committee.

**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.**

Roy Bell	Ventura College	Marie Butler	Oxnard College
James Carriger	Ventura College	Andrew Cawelti	Ventura College
Martin Chetlen	Moorpark College	Barbara Cogert	Ventura College
Laura Hilton	Ventura College	Marsha Klipp	Moorpark College
Carl McFarland	Oxnard College	Scott Rabe	Ventura College
Janice Straka	Oxnard College	Deborah Ventura	Ventura College
Gail Wirth-Gurrola	Moorpark College		

**WE NEED ADDRESSES/PHONE NUMBERS/EMAIL ADDRESSES FOR THE FOLLOWING PEOPLE. If you can help, call Don Medley at 805-482-8761 or email to [don.medley@verizon.net](mailto:don.medley@verizon.net). Thank you for your help.**

Rebecca Anderson	Robert Anderson	Jeffrey Barsch	Lori Bennett
David Bishop	William Boicourt	Elizabeth Bowker	Willis Cameron
Vincent Campo	Raymond Centeno	Linda Chapman	Dominga Chavez
Paul Conley	Barrett Culmback	Barbara Dalling	Janice Daurio
Will Deits	Lesley Drayton	Ruby Filar	Mary Fledzinskas
Richard Harnden	Lucia Haro	Wilmer Ingram	Erlinda T. Ispahani
Angela C. Kofron	Carla Kramer	Jesus Loza-Medina	Christine Mainzer
Kathy Marcus	Dorothy Mills	Gulhis C. Monezis	Moretta Nelson
Jerry Purcell	Emelie Robb	Charles Rockwell	William Rollins
Lynda E. Smith	Sharon Sandoval Starr	Carmen S. Taylor	Mary A. Taylor-Parr
Louise Triplett	Mary Zacharias		

**NOTICE NOTICE NOTICE NOTICE NOTICE NOTICE NOTICE  
RECENTLY I MAILED YOU A NOTICE OF THE 50TH BIRTHDAY PARTY FOR MOORPARK COLLEGE THAT IS BEING PLANNED BY THE MOORPARK COLLEGE FOUNDATION BOARD.**

**PLEASE RESERVE THE DATE AUGUST 26, 2017 AND PLAN TO JOIN US AT THE REAGAN LIBRARY FOR THIS GALA EVENT. THERE WILL ALSO BE A GATHERING EARLIER ON CAMPUS FOR US OLD FOLKS TO GET TOGETHER AND REMEMBER HOW IT WAS WHEN IT ALL STARTED.**

**VCCCD Retirees Association**  
**P.O. Box 6216**  
**Ventura, CA 93006-6216**

Place  
Postage  
Here

**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.*

Bruce Collins

John W. Emrick

Vince R. Flocco Jr.

Morris Husted

Jack Noyes

Roberta H. Crosby

Gerald Fecht

Stella Fly

Mary Lyon

Donato Ventura

### **2016-2017 Executive Board**

**René G. Rodriguez, President**

**[vcccdra@gmail.com](mailto:vcccdra@gmail.com)**

**Harry R. Culotta, Past President**

**[hculotta@dslextreme.com](mailto:hculotta@dslextreme.com)**

**Betty Hough, Vice President**

**[ehough88@gmail.com](mailto:ehough88@gmail.com)**

**Marie Soo Hoo, Secretary**

**[masoohoo@att.net](mailto:masoohoo@att.net)**

**Patricia Gage, Treasurer**

**[pgage5545@roadrunner.com](mailto:pgage5545@roadrunner.com)**

**Gary Johnson, Benefits Committee Chair**

**[freevcnet@aol.com](mailto:freevcnet@aol.com)**

**Don Medley, Membership Committee Chair**

**[don.medley@verizon.net](mailto:don.medley@verizon.net)**

**Larry Manson, Educational Issues Comm. Chair**

**[lmanson@west.net](mailto:lmanson@west.net)**