

# The Monitor

## Mark your calendar

# Annual meeting to focus on Medicare

Information on Medicare benefits will flow freely when Ventura County Community College District (VCCCD) retirees convene for their 2016 annual meeting in mid-March.

René Rodriguez, President of the VCCCD Retirees Association, will conduct the meeting from 3:00 to 5:00 p.m. on Wednesday, March 16, 2016, at the ARC Building in Camarillo, located at 280 Skyway Drive, Room B, at the Camarillo Airport.

Katharine Raley, manager of HICAP (Health Insurance Counseling and Advocacy Program) will present the intricacies of Medicare benefits for retirees and their spouses and also conduct a question-and-answer session. Her presentation is entitled, "**Medicare: What's In It For Me?**"

Ms. Raley will bring her many years of experience and expertise on Medicare issues to address such burning questions as:

- How do I become eligible to enroll in Medicare, especially if I've never paid into Medicare or Social Security?
- Why should I sign up for Medicare if I already have lifetime health insurance from my employer?
- What Medicare options are available to me as a community college retiree?
- What are Medicare's monthly

premiums, and why are they not the same for everybody?

- How do Medicare's benefits coordinate with my employer-paid Anthem or Kaiser insurance?
- When I die, what will happen to my surviving spouse's Medicare benefits?

The annual meeting is a great opportunity for VCCCD retirees to bolster their knowledge of Medicare and to ask questions and receive answers from a recognized authority in the field.

Katharine Raley is Ventura County's best-known expert on Medicare issues. Ms. Raley has headed up the Health Insurance Counseling and Advocacy Program (HICAP) for the last 16 years. HICAP is a branch of the Ventura County Area Agency on Aging (VCAAA).

Located in Ventura, HICAP provides free counseling and community education on Medicare, Medi-Cal, Obamacare, long term care, and other health issues for older adults. The program also provides assistance with filling out forms, submitting bills, and completing other reimbursement paperwork.

In addition to Ms. Raley's presentation, attendees will also have the opportunity to vote on the April 1,

2015 annual meeting minutes, prepared by Marie Soo Hoo, Association Secretary, and to view the annual treasurer's report, prepared by Association Treasurer Patricia Gage. Both officers will give brief reports in connection with these items.

Attendees will also be asked to nominate and vote for a secretary and a treasurer to serve the Association for a two-year term from July 1, 2016 through June 30, 2018. If you are interested in being nominated for either of these positions, please contact President 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, immediate past president, Betty Hough, vice president, Gary Johnson, Benefits Committee chair, Don Medley, founder and Membership Committee chair, and Larry Manson, Educational Issues Committee chair.

Please join us for a highly informative session on "**Medicare: What's In It For Me?**" at the annual meeting of the VCCCD Retirees Association, Wednesday, March 16, 2016, 3:00 to 5:00 p.m. at the Camarillo ARC Building, 280 Skyway Drive, Room B, at the Camarillo Airport.

# Court Affirms Class Action Status in Long Term Care Insurance Lawsuit

BY HARRY CULOTTA

On January 28, 2016, Los Angeles Superior Court Judge Jane L. Johnson ruled that a lawsuit against the California Public Employees Retirement System (CalPERS), regarding a huge premium rate increase for its Long Term Care insurance program, may proceed as a class action.

The “class” consists of about 133,000 people who purchased CalPERS Long Term Care insurance policies between 1995 and 2004 with lifetime benefits and inflation protection.

The CalPERS Board of Administration subsequently implemented rate increases for those policies of 30% in 2004, 47% in 2007, 22% in 2010, 5% in 2011, 5% in 2012, 5% in 2013, 5% in 2014, and 85% in 2015.

A number of VCCCD retirees are among those who purchased the long term care insurance policies from CalPERS between 1995 and 2004 and are thus members of the class. Many have since opted to reduce their

policies’ coverage to 3- or 6-year benefit durations and/or to drop inflation protection in order to limit the rate increases.

Following CalPERS’ announcement of the 85% rate increase, the VCCCD Retirees Association in May 2013 sent a lengthy letter to CALPERS, protesting the huge rate hike. Ann Boynton, CalPERS Deputy Executive Officer, sent a letter of reply in June 2013.

The lawsuit against CalPERS was filed in August 2013. The case is *Elma Sanchez et al vs. California Public Employees Retirement System et al* (Case No. BC517444). Plaintiffs Elma Sanchez and Holly Wedding allege CalPERS broke its promises to them and other policyholders that the policies would be “reasonably priced” and that premiums “would be fixed and would never rise based on the consumer’s age or health.”

The plaintiffs cite the following causes of action:

1. Breach of contract by CalPERS,
2. Breach of fiduciary duty by CalPERS, and
3. Negligence by Towers Watson, the actuarial firm that first advised CalPERS.

The suit primarily seeks relief for members of the class in the form of restitution of excess premiums paid by them.

Judge Johnson’s ruling means that the class action lawsuit will now go to trial, unless the parties are able to reach an out-of-court settlement before the trial date, which has not been set.

According to the plaintiffs’ attorneys, class members will be notified of the class action by mail. No timeline has been established as to when that might occur.

The VCCCD Retirees Association will follow the progress of this case and keep members informed of significant developments.

## Social Committee Needs Volunteers

The Social Committee of the VCCCD Retirees Association is actively seeking volunteers to help plan and organize a gala social event for retired employees and their spouses or significant others. The event will take place sometime dur-

ing Fall 2016 at a location to be determined.

If you’ll recall what a wonderful time we all had at the Polynesian Luau, held at the Camarillo Springs Clubhouse, you’ll want to get in at the start of planning for this year’s event.

If you are interested in volunteering, please contact either:

Marie Soo Hoo, (805) 644-6053,  
[masoohoo@att.net](mailto:masoohoo@att.net) or

Shirley Baskin, (805) 419-4599,  
[communitywinssb1@gmail.com](mailto:communitywinssb1@gmail.com)

## **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.**

William Boicourt	Oxnard College	Diane Constabile	Moorpark College
Luanne Crockett	Oxnard College	Barbara Dalling	Ventura College
Christine Mainzer	Oxnard College		

### **WE NEED ADDRESSES! THERE ARE MANY NEW RETIREES!**

**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.**

Kirk Aiken	Betty Albiston	Rebecca Anderson
Robert Anderson	Denise Avila	Elizabeth Bowker
Barbara Brown	Vincent Campo	Raymond Centeno
Linda Chapman	Dominga Chavez	Paul Conley
Jose de Guzman	Pat A. Gibson	Lucia Haro
Alberta Holbrook	Richard & Beverly James	Ellis & Beverly Jump
Annette Kairchner	Carla Kramer	Moretta Nelson
Terry Pardee	Charles Rockwell	Carmen S. Taylor
Louise Triplett	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.*

Doris (Betty) Sahota  
Virginia Ruth Sinkovich

**2015-2016 Executive Board**

**René G. Rodriguez, President**

vcccdra@gmail.com

**Harry R. Culotta, Past President**

hculotta@dslextreme.com

**Betty Hough, Vice President**

ehough88@gmail.com

**Marie Soo Hoo, Secretary**

masoohoo@att.net

**Patricia Gage, Treasurer**

pgage5545@roadrunner.com

**Gary Johnson, Benefits Committee Chair**

freevcnet@aol.com

**Don Medley, Membership Committee Chair**

don.medley@verizon.net

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

lmanson@west.net

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

Place  
postage  
here