

Summer 2016

Ventura County Community College District Retirees' Association

# The Monitor

## Expert Says VCCCD Employees and Retirees Have Excellent Health Plan

According to Ventura County's leading Medicare expert, Ventura County Community College District employees and retirees have excellent health insurance, whether they are faculty or ASCC (Administrators, Supervisors, Confidential, and Classified).

Katharine Raley, manager of HICAP (Health Insurance Counseling Advocacy Program) for the Ventura County Area Agency on Aging delivered the keynote address at the VCCCD Retirees Association 22<sup>nd</sup> annual meeting on March 16, 2016, held in the Camarillo ARC Building at the Camarillo Airport.

Ms. Raley commended the Anthem Blue Cross plan for its broad scope of coverage, and she encouraged retirees to continue working hard to preserve it. Its benefits exceed those offered by Medicare.

Still, Ms. Raley encouraged those who are eligible to enroll in Medicare Parts A and B when they reach age 65, although the decision to do so is voluntary, and each person must decide for themselves. She is aware that some VCCCD

retirees insured by Anthem are not required to enroll in Medicare.

However, she noted that when Medicare is the primary carrier, enrollees may consult any provider or facility that accepts Medicare. Anthem or Kaiser becomes the secondary carrier and may cover charges that Medicare doesn't.

Among several examples Ms. Raley gave to illustrate this are these two: (1) Hospitalization. Medicare's deductible is \$1,288, but since Anthem has none, it will cover the Medicare deductible. (2) Rehabilitation. Medicare requires a \$161 per day copay for days 21 to 100 in a nursing home following hospitalization, but Anthem will pick up the cost of that copay.

For 2016 and beyond, Ms. Raley cautioned retirees to be on the alert for coding mistakes on their EOBs (Explanation of Benefits). Why? Because physician offices have just changed coding systems, and there will be a learning curve. The HICAP office finds that about 9 times out of 10,

insurance payment errors are due to coding mistakes.

Ms. Raley answered many questions from the audience about Medicare coverages, costs, claims, and the forms to use when claims are not properly paid.

She also recommended that retirees fill their non-formulary prescriptions at Costco, Walmart or Target to obtain the lowest out-of-pocket cost.

Finally, Ms. Raley recommended that VCCCD retirees make sure their spouses have medical insurance, such as Medicare, that will provide continued coverage when the retiree passes away.

René Rodriguez, VCCCD Retirees Association president, thanked Ms. Raley for her excellent presentation.

In other annual meeting action, attendees unanimously approved the April 1, 2016 annual meeting minutes, prepared by Marie Soo Hoo, and reviewed the annual

Treasurer's Report as presented by Patricia Gage.

Larry Manson, on behalf of the Nominating Committee, announced that Marie Soo Hoo and Patricia Gage are willing to stand for election as secretary and treasurer, respectively, for an additional two-year term.

Attendees then voted unanimously to re-elect Marie Soo Hoo as secretary and Patricia Gage as treasurer, each to serve an additional two year term from July 1, 2016 to June 30, 2018.

Gary Johnson, chair of the Benefits Committee, reported in detail on several topics:

- The origins of the Benefits Committee in 2005,
- The Retirees Association lawsuit against VCCCD that was settled in 2010,

- Ongoing meetings of the ASCC and Faculty Benefits Committees at the District,
- A newly-negotiated increase in the annual insurance cap (from \$16,893 to \$18,085), and
- Suspension of the \$81.19 monthly premium payment by some retirees and a pending refund of previous premium payments.

Katy Hott, employee benefits specialist, announced that VCCCD will provide additional information regarding the monthly premium payments and refunds by letter to those affected.

Gary Johnson also reported on the following:

- He called for volunteers to form a second Benefits Committee to represent Tier 2 retirees,
- He reported on the status of the outside lawsuit against the

CalPERS Long Term Care Program, and

- He brought up the prospect of OthroNet (an outside company) processing Anthem's physical therapy claims.

Finally, Gary noted the future possibility of a Medicare supplement plan for certain employees and retirees.

Attendees also heard brief presentations by Larry Manson, Educational Issues Committee chair, Don Medley, Membership Committee chair, and Harry Culotta, newsletter editor.

President René Rodriguez concluded the annual meeting by thanking Katharine Raley, keynote speaker, and everyone in the audience for attending.

# Why Retired Teachers Should Join the California Retired Teachers Association

BY LARRY MANSON

When I was a freshman in 1962, my Political Science instructor at Southwestern College in Chula Vista was a very interesting and knowledgeable teacher named Wadie Deddeh who was an immigrant from Iraq. One class he taught was devoted to public influence on governmental policy.

I remember his words very well. He said, in effect, that every American is a member of a number of special interest groups and that people must join special interest groups to have their collective voice be heard.

Mr. Deddeh obviously knew how the American politi-

cal system worked because he later served as an elected representative in both the California State Assembly and State Senate.

California Community College teachers are in a unique situation because, although we are teaching at the post secondary level, community colleges

started as part of a K-14 structure. That historical fact means that we are more closely allied with K-12 teachers than with teachers at four year colleges and universities.

We do have the Faculty Association of the California Community Colleges, but FACCC mainly focuses on legislation affecting community college administration rather than the economic concerns of faculty.

Founded in 1929, The California Retired Teachers Association (CalRTA) is dedicated to representing the interests of all teachers who are members of the California State Teacher Retirement System (CalSTRS).

CalRTA has more than 50,000 members in 87 local divisions (think “chapters”) around the state.

CalRTA’s recent activities include helping CalSTRS develop the full funding option through the CalRTA co-sponsored SCR 105 in 2014.

In 2012, CalRTA was instrumental in getting the post retirement earnings allowance increased from approximately \$32,000 a year to approximately \$40,000 a year.

In 2007, CalRTA successfully sued the state for \$500 million owed for CalSTRS purchasing power protection funding.

While past victories are gratifying, there are still crucial issues that loom before us.

CalRTA is working hard to repeal the so called “public servant penalties” in Social Security (technically known as the “Windfall Elimination Provision”) which negatively affects teachers who are vested in STRS, but who also earned enough social security earnings credits to become eligible for benefits.

Perhaps the most worrisome issue facing teachers is a move fronted by former San Jose Mayor Chuck Reed and former San Diego City Councilman Carl DeMaio to get a measure on the ballot that could eliminate retirement security for both present and future teachers.

With the appealing, but misleading title of “The Voter Empowerment Act,” the proposal would require all new public employees (including teachers) after January 1, 2019, to be in a defined contribution pension plan such as a 401(k).

In addition to pensions, public employee salary and benefit

decisions also could be subject to local voter review and approval. The proposed act also requires voter approval for any improvements in current employee and retiree pension benefits.

The initiative was submitted to the Attorney General for proposed signature gathering to put it on the November, 2016 ballot. Although it gained approval, the backers have decided to stop gathering signatures for the 2016 election, but have every intention to get it on the 2018 ballot.

That brings us back to why all retired teachers should join CalRTA. It is the only organization dedicated to defending the rights of California’s retired teachers. My political science teacher was right. If we don’t join together, our voices will not be heard.

To join CalRTA, simply go to [calrta.org](http://calrta.org) and find the box in the top right that says “Become a Member” and click on “Get Started.” The next page allows you to download the membership application or you can join online by clicking on “Buy now.” Membership is only \$54 year.

Please join now. Your future will thank you.

# Medicare: Yes or No?

BY DON MEDLEY

*Editors Note: This article originally appeared in the Winter 2010 issue of the Monitor and immediately became one of its most popular articles ever. Since then, nearly 200 more VCCCD employees have retired and have asked themselves the question, "Should I or shouldn't I?" To help answer that question, we are pleased to reprint Don Medley's article as it originally appeared more than 6 years ago.*

The VCCCDRA has received calls from new retirees asking this question: Since the District is providing me lifetime health benefits, should I skip signing up for Medicare Part B and save myself about \$1,200 a year?

My answer: For my wife and me, Medicare is the way to go! True, it costs \$1,200 per year per person, but we find it well worth it. Those who have lifetime insurance paid by the District do have continuing coverage. However, we found that with the District's Anthem Blue Cross as primary coverage (before we became Medicare-eligible), the insurance paid 80% of the invoice and we were responsible for the remaining 20%, as well as the up-front co-pay for each doctor visit.

Since we signed up for Medicare and it became the primary coverage, Medicare sets the amount the provider is to receive and pays 80% of that amount. The invoice is then forwarded to Anthem Blue Cross to pay the remaining 20%. No up-front co-pay required!

For younger retirees, this may not seem valuable, but please be aware that if you don't sign up for Part B when you are 65, the premium increases 10% per year compounded if you decide to enroll at a later date. In one case that I read about, a woman decided to enroll in Medicare at age 86, and her monthly premium was accelerated by 10% per year, compounded for 21 years!

My comments are based on our experience in the last 15 years and current Medicare regulations. My wife and I are in our late 70s and have several medical costs. Using Medicare as our primary insurer and Anthem Blue Cross as our secondary, in the 2009 year we were billed \$39,397.64 for medical services. Medicare paid \$14,670.35, Anthem Blue Cross paid \$3,757.45, and Delta Dental paid \$822.00. We paid \$248.75. There was a savings of \$19,899.27 over the amount billed.

If a national health insurance program is enacted, there will undoubtedly be some changes. VCCCDRA will continue to follow benefits issues and keep you informed.

# 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.**

Janeen Beard	Ventura College	Raeann Koerner	Ventura College
Ronald Cobos	Ventura College	Christine Mainzer	Oxnard College
Luanne Crockett	Oxnard College	Stephen Manriquez	Ventura College
Sherry D'Attile	Moorpark College	Linda McDill	Moorpark College
Leslie Drayton	Ventura College	Gulhis Monezis	Moorpark College
Carmen Eblen	Oxnard College	Inajean Nicklas	Moorpark College
Patricia Ewins	Moorpark College	Andres Orozco	Oxnard College
Audrey Furrell	Moorpark College	Jennifer Parker	Ventura College
Nella Hartnell	Moorpark College	Claudia Peter	Ventura College
Frank Haywood	Oxnard College	Deborah Pollock	Ventura College
Orbie Ingersoll	Moorpark College	Margaret Tennant	Moorpark College
Bola King-Rushing	Oxnard College	Evangeline Wilkes	Oxnard College

**THERE ARE MANY NEW RETIREES, AND WE DO NOT HAVE EVERYONE'S CONTACT INFORMATION!!! 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	Connie Baker	William Boicourt
Barbara Brown	Elizabeth Bowker	Raymond Centeno	Linda Chapman
Dominga Chavez	Paul Conley	Barbara Dalling	Richard Harnden
Lucia Haro	Carla Kramer	Emelie Robb	Charles Rockwell
Carmen S Taylor	Mary Taylor-Parr	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.*

Jean Spencer  
Jennie Taylor  
Don Villeneuve

**2016-2017 Executive Board**

René G. Rodriguez, President

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Harry R. Culotta, Past President

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