

## Issues With Delta Dental Impact Retirees

By Susan Bricker

Retirees who have Delta Dental Insurance - and that includes VCCCDRA members! - may be receiving some bad news from their dental care providers.

The California State Retirees' Association (CSR) reported in its September 2022 newsletter that their members were being notified by dental care providers that they would no longer accept Delta Dental insurance coverage. ([www.csr.org](http://www.csr.org))

And the California Dental Association (CDA) reported in a September 14, 2022, article published to their website that their member dentists and dental specialists are citing Delta's increasingly low reimbursement rates as the primary issue. According to the CDA article, dentists are also concerned that Delta's contracts with providers include "more burdensome administrative requirements and restrictions that would detract from patient care...." (<https://www.cda.org/Home/Practice/Practice-Support/Regulatory-Compliance/Are-You-in-Compliance/delta-dentals-notice-of-upcoming-contract-changes-raises-concerns-for-dentists-cda>). CDA is attempting to gain clarification from Delta's administrative staff but is also encouraging its members who are contracted with Delta Dental to review the 2023 changes to determine the impact on their practice.

What does this mean for VCCCDRA members? If your dental care provider opts out of Delta Dental, they will be considered "out-of-network." You will be required to pay the full cost of treatment up front, submit a claim for reimbursement, and then you will be reimbursed at the out-of-network rates which are lower than in-network rates. Some dentists may continue to submit claims for you as a courtesy, but they will likely expect payment up front, and you will still be reimbursed at the out-of-network rates.

The CDA continues to press Delta Dental about the impact of its 2023 changes. Your VCCCDRA Executive Board will be contacting the District as well as AFT and SEIU leadership to share this information. We will continue to keep you informed on the issue.

In the meantime, if you have been or are in the future notified by your dental care providers that they will be dropping out of the Delta Dental network, please let an Executive Board member know!



### FOLLOW OUR BLOG!

Most recently the Web and Blog Committee has updated and created a new page called TOPICS ON HEALTHCARE COVERAGE FOR RETIREES (found in the PAGES section of the blog on the righthand side in alphabetical order). There you will find the most current information on hearing aid reimbursements, Delta Dental benefits, and EyeMed Vision Insurance. You can link to the blog from our website

at [www.vcccdra.org](http://www.vcccdra.org) or by clicking the following link [www.blog.vcccdra.org](http://www.blog.vcccdra.org)

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## Annual General Meeting: An Overview

By Sandy Hajas and Marie Soo Hoo

The 27<sup>th</sup> Annual General Meeting of the Ventura County Community College District Retirees' Association (VCCCDRA) was held on April 27, 2022, via Zoom.

Greg Barker, President of the California Retired Teachers' Association, Division 28 was the Keynote Speaker on the topic of "Protecting Our Benefits at the State Level." He spoke about the origins of CalRTA, the accomplishments of the association, and the leadership and influence that CalRTA has in the State of California as it works to protect the pensions of former educators. Greg likewise described CalRTA as a leader of a national coalition that strives to bolster Medicare and eliminate the unfair Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) that affect so many educators. CalRTA is a nonpartisan organization and has earned the reputation as "a tireless watchdog over the California State Teachers' Retirement System (CalSTRS)."

VCCCDRA President Diane Moore announced the name of recipient of the Donald B. Medley Scholarship. Nathan Venzon, a current student at Moorpark College, was unable to attend. The scholarship was established in 2019 in honor of Don Medley, founder of the VCCCDRA, who passed away in 2018.

Nominating Committee Chair, Larry Manson, announced the names of candidates who agreed to serve for office of President, Secretary, and Treasurer of the VCCCD Retirees' Association. There were no other nominations from the floor. The following officers were unanimously approved: Susan Bricker as President, Marie Soo Hoo as Secretary, and David Magallanes as Treasurer.

Rene Rodriguez also announced that he would be stepping down as an active member of the Executive Board. Rene stated that he served 10 years as president of the Association and 16 years total as a member of the Executive Board. However, he stated that since he is named as a plaintiff in our current legal situation, he will continue to participate as needed. President Diane Moore thanked Rene for his years of service to the association.

Treasurer Patricia Gage stated that she has served as Treasurer for 12 years and that she will miss the executive board members. She thanked Rene for his service and especially thanked David Magallanes for stepping up to take over as Treasurer. She encouraged VCCCDRA members to continue supporting the Association and the valuable work they do.

The Executive Board introduced themselves to the membership and outlined what they do in their position of the organization.

The meeting was adjourned, and the board opened the floor to questions from the membership. Questions and answers can be viewed in the April 27, 2022 meeting minutes posted on the blog.

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### WELCOME TO NEW VCCCDRA OFFICERS

*At the general meeting on April 27, 2022, the Executive Board approved the election of Susan Bricker as President, Marie Soo Hoo as Secretary, and David Magallanes as Treasurer for a two-year term, July 1, 2022, to June 30, 2024.*

**Susan Bricker** was hired for a full-time position in Admissions and Records at Moorpark College in June 1989. She transferred to Ventura College Admission and Records in 1990 where she embarked on a 26+ year career as the college's Assistant Registrar and Registrar. Susan retired from VCCCD in 2015 but continued her career as the Director of A&R at Pasadena City College for three years and the Dean of Enrollment Services at Long Beach City College for one year. Susan retired "for real" in June 2019; since then, she has indulged in her favorite pastime - spending time with her dog! And her partner Chad Ishikawa, of course.

**Marie Soo Hoo** retired from VCCCD in 2008 after working there for 38 years. She became a member of the VCCCDRA Executive Board in July 2010 and was unanimously elected to another term. In the 12 years she has served as Secretary, she has proven to be a vital resource for the group.

**David Magallanes** started teaching mathematics part time at Oxnard College in the late 1970s while working in the engineering field. He was hired as a full-time math professor at OC in 1992 and continued in that role until his retirement in 2008. He then returned to part-time teaching at OC until 2019. David now has his own business as a writer and proofreader.

## Stay Informed - Keep Your Contact Information Current!

by Susan Bricker

The more things change, the more they stay the same! I am quite sure we all remember that in our “working” lives, change equaled more work. That is neither good nor bad, because change is often necessary and sometimes good. But it remains true: Change means work.

Late in 2020 the District opted to move to CalPERS to provide employee health benefits and enlisted a third-party administrator (BCC) to handle reimbursement of certain out-of-pocket costs to employees. Late last year, our vision insurer MES was absorbed into EyeMed. They have retained Delta Dental for dental coverage. I know, that is the short-short version of everything that transpired! Amid the many inconsistencies and uncertainties, we faced as VCCCD retirees, there is one clear certainty. Now more than ever, it is the responsibility of the District’s employees and retirees to make sure their contact information is up to date with all these providers!

What used to be a single, simple email or phone call to the District Benefits Department is now a multi-pronged process. And as might be expected, missing or inaccurate contact information can be costly to us as individuals. Let me include a caveat here: this approach is becoming increasingly common among the California community colleges, and I am sure with other comparable employers. It is not just VCCCD. Many colleges are faced with the overwhelming unanticipated current costs of health benefits insurance and inadequate staffing to manage the transition to new insurers or managing agents. We could have long conversations about how and why we got to this point...but perhaps another time. Right now, this is where we are, and it is up to us to make sure we stay informed.

The first and most critical step for most of us is to be sure CalPERS has our accurate name, mailing and email addresses and phone number. CalPERS has been designated our “health benefits officer” and as such is responsible for informing us about changes to our health benefits, their procedures, and requirements. To do so they require up-to-date contact information for each of us. You can update your contact information by:

1. Logging into your MyCalPERS account online at <https://mycalpers.ca.gov>, selecting the menu option My Account and updating your Personal Information.
2. Calling CalPERS at 888-825-7377.
3. EyeMed: Log into their mobile App on your smartphone or tablet or log into [www.eyemed.com](http://www.eyemed.com) and select the Profile menu option.
4. Delta Dental: Log into their mobile App on your smartphone or tablet, or log into [www.deltadental.com](http://www.deltadental.com) or call 800-765-6003 to update your personal information under your Account.
5. BCC: Log into their mobile App on your smartphone or tablet, or log into [www.bccsmartcare.com](http://www.bccsmartcare.com) or call 888-897-3788 to update your contact information under your Profile.

Last, but not least, please make sure the District Benefits Team and **VCCCDRA** have your current contact information:

1. Email [benefits@vccd.edu](mailto:benefits@vccd.edu) or
2. Call Janice Endo (805) 652-5531 or Katy Lyon (805) 652-5535 \*\*NOTE: Phone calls will require that you leave a message for a callback.
3. Let your Retirement Association know of your contact changes at [VCCCDRA@gmail.com](mailto:VCCCDRA@gmail.com) or send us a note at VCCCDRA, PO Box 6216, Ventura, CA 93003.

**One final note:** We (the Executive Board) are aware that some VCCCDRA members have current information on file with the District but still do not receive emails. If this is you, please let me know! We will try to find an explanation and hopefully a solution.

## Advocates for California Retirees

by Susan Bricker

There are two organizations that stand out due to their advocacy efforts on behalf of California public employees in the education field. They are CalRTA, the California Retired Teachers' Association and CSR, the California State Retirees' Association. Both organizations advocate for legislative and other concerns that impact California public education retirees, provide pertinent, useful information and resources through their websites and newsletters, including the names, addresses, email addresses and phone numbers of our state political representatives. They also encourage and assist retirees in joining advocacy efforts.

CalRTA is a nonprofit organization that has earned its reputation as "a tireless watchdog over the California State Teachers Retirement System (CalSTRS)." Their main focus is to protect and advocate for retired and active educators' pensions and other retirement benefits and to support public education in our communities. They have more than 40,000 members. In addition to their advocacy efforts, CalRTA provides teacher grants and student scholarships, and donates millions of hours each year to local schools and other community organizations. Their current advocacy efforts include supporting and promoting HR 82, the Social Security Fairness Act of 2021. This bill, if passed, will repeal two penalties that reduce retirement income for retired educators. Those penalties, the GPO (Government Pension Offset) and Windfall Elimination Provision (WEP) impact retired members of public pension systems who were not required to pay the Social Security tax during their working years, and their surviving spouses. According to the CalRTA website, the bill has more than 300 cosponsors, and they are contacting Speaker Pelosi with email campaigns asking her to bring the bill up for vote. You can find more information and sign up for legislative updates on their website under "What We Do For You." Their website is <https://calrta.org>.

The VCCCDRA Executive Board has approved the formation of a task force under the guidance of Diane Moore to research and recommend ways that we might become involved individually and as an organization in CalRTA advocacy efforts. If you would like to be on the task force, please contact Diane Moore at [utsmoore@yahoo.com](mailto:utsmoore@yahoo.com)

The mission of the California State Retirees' Association, as stated on their website, is "to protect the pension and health benefits of all retired state employees." Their membership, currently about 41,000, includes non-certificated employees at public schools and colleges that participate in the CalPERS retirement system. They state that they concentrate specifically on state issues that impact retirees' health benefits and pensions, and that their opinion matters to legislators, the Governor, CalPERS Administrative Board, and other agencies that impact the pension and health benefits of state retirees. CSR actively opposes legislation that would have adverse impacts on retirees and the CalPERS retirement system. Currently they are involved in efforts to lobby government officials to halt the privatization of management of Traditional Medicare (called ACO REACH, and does not apply to Medicare Advantage plans), keeping their members informed about progress in the Long Term Care class-action lawsuit against CalPERS and issues with Delta Dental that are causing dental providers to opt out of the Delta network. See the article in this newsletter about the issues with Delta and the potential impact on VCCCDRA members. In addition to their advocacy activities, CSR members participate in food drives and local charities, and award student scholarships. Their website and newsletter provide important information and resources. Peruse the website and sign up for their newsletter at <https://calretirees.org>.

Your VCCCDRA Executive Board will continue to look for opportunities to add our voices, individually and collectively, in support of efforts to protect our members' retirement benefits.

**Membership Report**

BY JOY KOBAYASHI

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

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|-----------------------|------------------------|----------------------|-------------------------|
| Alan Ainsworth-OC     | Armine Derdarian-OC    | Eva Martin-VC        | Melvin Soto-OC          |
| Anton Bartsch-VC      | Nancy Fredrickson-VC   | Gaylene McPherson-OC | Karen Sutton-OC         |
| Edrissa (Ed) Basse-OC | John Handlos-MC        | Michelle Millea-VC   | Kelly Wellman-VC        |
| Mary Anne Beck-MC     | William Hendricks-VC   | Lydia Morales-VC     | Willard Thurston-MC     |
| Wendy Berg-MC         | Carolyn Inouye-OC      | Martin Navarro-VC    | Gary Wilson-MC          |
| Henry Bouman-MC       | Joel Justice-DC        | Tom O'Neill-OC       | Gregory Gillespie-VC/DO |
| Michael Bowen-VC      | Svetlana Kasolovic-MC  | Connie Owens-OC      | Cynthia Gullekson-OC    |
| Laura Brower-DO/VC    | Pamela Kennedy Luna-MC | Mark Pauley-VC       | Robert Sube-OC          |
| Linda Callaway-OC     | Michael Ketaily-OC     | Mary Rees-MC         | Carl Liedtke-MC         |
| Terry Cobos-DO        | Daniel Kumpf-VC        | Jim Rivera-OC        | Cynthia Wilson-MC       |
| Lydia Cosentino-VC    | Robert Lawson-VC       | Michael Rose-DO      | Michelle Perry-MC       |
| Jeanine Day-VC        | Marcos Lupan-OC        | Art Sandford-VC/OC   | Lisa Sorensen-DO        |
| Marta de Jesus-VC     | Amy Madsen-VC          | Donald Shamblin-DO   | Marla Ward-DO           |

Dear VCCCD Retirees,

The Executive Board of the VCCCD Retirees Association consists exclusively of volunteers who donate their time and energy to keep you informed on matters affecting your retirement. Printing and mailing these newsletters are our biggest expense. Your Association depends on your membership dues to cover these and other necessary costs. PLEASE consider joining as a Lifetime Member for \$200 or at the yearly rate of \$20. Make your check out to VCCCDRA and mail it to:

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

I am still trying to collect email addresses for all members of the Association. If you are receiving a printed copy of this newsletter, this means that we don't have your email address. In addition to helping us save money on newsletter costs, giving us your email address will enable you to stay current on the status of our lawsuit against the District. Although our newsletters summarize the situation over the last few months, we often send out electronic notices immediately when there are new developments. Please send your email address to me at: [tandemstoker@roadrunner.com](mailto:tandemstoker@roadrunner.com)

**In Memoriam**

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

- |                 |               |                 |
|-----------------|---------------|-----------------|
| Delores Deutsch | Richard Glenn | John Hardoin    |
| Carol Howe      | Ellis Jump    | Jerry Straughan |

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

Place  
Postage  
Here

ADDRESS CORRECTION REQUESTED

# The Monitor

Fall 2022

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Ventura County Community College District Retirees' Association  
2022-2023 Executive Board

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**Carmen Guerrero, Vice President**

[cguerr49@gmail.com](mailto:cguerr49@gmail.com)

**Marie Soo Hoo, Secretary**

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**David Magallanes, Treasurer**

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