**Ventura County Community College District Retirees' Association** 

# The Monitor

# 'Polynesian Luau' is 2013 Social Event

## October 24 at Camarillo Springs Golf Course Clubhouse

The VCCCD Retirees Association's Social Committee has announced that the annual fall social event for 2013 will be held Thursday, October 24, exactly one week ahead of Halloween.

According to Patricia Gage, VCCCDRA treasurer and coordinator of the Social Committee, this year's event is dubbed "Polynesian Luau" and will have a South Pacific flair.

The Luau will take place from 2 to 5 p.m. on October 24 at the Camarillo Springs Clubhouse, 6357 Irena Avenue, Camarillo.

In keeping with the Polynesian Luau theme, the menu will feature Polynesian pork, Chinese chicken salad, steamed rice, fruit platters, cookies, cake, and complimentary punch, iced tea, or bottled water.

There will also be a no-host bar offering \$2 beer and \$3 wine.

Ample free parking will be provided at the Camarillo Springs Golf Course parking lot.

Since the parking lot is located some distance from the Clubhouse, members of the Social Committee will be running free shuttles from the parking lot to the Clubhouse and back between 2 and 5 p.m.

Members of this year's Social Committee include Patricia Gage, Marie Soo Hoo, Shirley Baskin, Tanya Burke, Norma Frisby, Marta Garza, Valerie Lee, Sharon Newman, and Debbie Talili.

This is a great opportunity for VCCCD retirees to visit friends and colleagues and enjoy a delightful afternoon of tropical food, music, and entertainment. Attendees are encouraged to wear Hawaiian shirts or blouses, sundresses, beach hats, and other Pacific islands attire.

Advance reservations are required at \$17 per person, and participants may invite up to four (4) guests.

To make your reservation, please fill out the bottom portion of the reservation announcement (see page 3 of this newsletter), clip it off, and mail it with your check payable to the *VCCCD Retirees Associa*-

tion

Reservations must be received no later than October 17, according to Pat Gage.

Here are the directions to get there.

#### <u>From Thousand Oaks/</u> Westlake:

Take the 101 Freeway north to the Camarillo Springs Road exit. Turn right and follow Camarillo Springs Road straight ahead for about a mile. Just before you reach the Camarillo Springs gate, you'll see the parking lot on the right. Pull into the parking lot and wait for a Social Committee volunteer to pick you up and bring you to the Clubhouse.

#### From Oxnard/Ventura

Take the 101 Freeway south to the Camarillo Springs Road exit. Turn right and follow Camarillo Springs Road straight ahead for about a mile. Just before you reach the Camarillo Springs gate, you'll see the parking lot on the right. Pull into the parking lot and wait for a Social Committee volunteer to pick you up and bring you to the Clubhouse.

# CalPERS, State Auditor Respond to Long Term Care Protest Letter

CalPERS and the California State Auditor have responded to the May 17, 2013 letter by the VCCCD Retirees Association protesting the decision by the CalPERS Board of Administration to hike long term care insurance premiums by 85% on July 1, 2015.

In a letter dated June 27, 2013 and addressed to VCCCD Retirees Association Immediate Past President Harry Culotta, Ann Boynton, CalPERS Deputy Executive Officer and administrator of Benefit Programs Policy and Planning, wrote as follows:

"Thank you for your letter to Rob Feckner, Board President, of the CalPERS Long-Term Care Program (LTC Program). The CalPERS Board of Administration (Board) and executive management take all member issues seriously. Your letter was forwarded to me for response.

"The Board made the difficult decision to implement the premium increases to ensure the solvency of the LTC program for all members. CalPERS premiums were originally priced lower than the rest of the industry, and even with the premium increases, we remain competitive in our benefit offerings and premiums.

"During the conceptualization of the LTC Program in 1991, the Public Employees' Long Term Care Act (Act) provided the guidelines approved and set forth by the State of California. Within the Act, the Board was given full authority to manage and administer the LTC Program. The calculated new premiums depend on both issue age and the attained age, and the calculation used for these premium rates is an insurance industry methodology that is often used for this type of situation.

"This methodology balances between the fairness of using issue age for benefits that are consistent with current benefit levels and attained age for added benefits. If the calculated new premiums are higher than the current premium, the new premiums will be capped at 95 percent of the current premiums. New applicants will have their premiums rated appropriately for their age.

"More recently, the Board approved the development of the previously mentioned optional benefit designs to help policyholders mitigate and potentially avoid future premium increases scheduled for 2013, 2014, and 2015. All policyholders will be sent information in early 2014 about the options available. This will give time for consideration before the 85 percent increase for this type of coverage goes into effect in 2015. In addition, I am enclosing the Frequently Asked Questions to provide you more information surrounding premium increases.

"I fully respect your request on behalf of your constituents that

we reevaluate the currently scheduled LTC Program rate increases, and I assure you that the Board will remain open to any reasonable ideas to keep rates affordable for our policyholders. However, in view of the exhaustive analysis that has been conducted with respect to stabilizing the LTC Program, we have committed to move forward with these rate increases, along with concurrent changes in underwriting, operations, other areas. Although no longterm care insurer can make a pricing guarantee at this point in time, we believe that all of the changes made will work together to ensure a stable and responsive Long-Term Care Program for policyholders.

"Should you have any additional questions or concerns, please contact R. Gray Scott of my staff at 916-795-2329 or Robert Scott@CalPERS.ca.gov."

In a much briefer letter dated May 21, 2013 Michael Urso, CFE, Supervising Fraud Investigator of the California State Auditor, Bureau of State Audits, wrote that his office is processing VCCCDRA's complaint under Section 8547, et seq., of the Government Code, the California Whistleblower Protection Act. Since its investigations are conducted confidentially, the office is unable to provide information on its progress or results.

The Retirees Association will keep the members informed of any important future developments.

## "ALOHA"

## The VCCCD Retirees' Association invites you to a Polynesian 'LUAU'

Put on your favorite Hawaiian shirt or grass skirt and beach hat and join your friends, and fellow retirees for a relaxed, fun afternoon of tropical food, music and entertainment.

PLACE: Camarillo Springs Club House, 6358 | rena Street, Camarillo

(Shuttle from golf course parking lot to clubhouse provided)

DATE & TIME: Thursday, October 24<sup>th</sup>, 2:00 - 5:00pm

COST: \$17 per person.

#### Menu

Polynesian Roasted Pork and Steamed Rice
Chinese Chicken Salad
Tropical Fruits
Cake and Cookies

Complimentary beverages include [ced Tea & Bottled Water
A No Host Bar of Beer (\$2) Wine (\$3)



Complete the following reservation information and include your check.

Make check payable to <u>VCCCDRA</u>. MAIL RESERVATION information to:

Patricia Gage, 427 Fernwood Dr., Oxnard, CA 93030-4032

me of Retiree & Guest(s)	(For name ta
Guest	
Guest	
Guest	
Guest	
\$17 per person x persons = \$	

For more information call Pat Gage



## Woulda? Coulda? Shoulda?

## Association to Offer Pre-Retirement Forums

#### BY LYNN FAUTH

Now that you're retired... What do you wish you had known or done before that glorious (?) day? What corners of the retirement maze did you snag your trousers on? Did you assume Medicare and Social Security, only to find what applies to "most everyone" does not apply to us, or only partially—that Government Pension Offset (GPO) or that Windfall Elimination Provision (WEP)!

What about the interface between District-paid health benefits and Medicare? Have you spent any time arguing with providers or with Anthem that Medicare is not primary because you are not enrolled in Medicare? Have you wondered whether you were eligible for Medicare or should have enrolled in the first place?

Would it have been beneficial to know the answers to these questions (and others) prior to pulling the retirement trigger? Obviously, the answer is "yes," and as a means to help future members of the VCCCD Retirees Association, your Executive Board is planning to offer Pre-Retirement Forums for active employees who are pondering retirement in the next couple of years.

These workshops will be offered next Spring Semester on

each campus, and will be coordinated with the academic and classified senate presidents.

The Board solicits your input as we put our panel of experts together. We'd like to know what you have learned—those strategies that make retirement even better, strategies that will help our future members learn from our experience. Would you like to give us some advice? Would you offer to contribute as a panel member?

Please contact me with your advice, suggestions, or your offer to be part of the Pre-Retirement Forums panel at vcccdra@yahoo.com

# Membership Report

THERE ARE MANY NEW RETIREES, AND WE DON'T HAVE YOUR ADDRESS!!! WE NEED ADDRESSES/PHONE NUMBERS/EMAIL ADDRESSES FOR THE FOLLOWING PEOPLE. Please call Don Medley at 805-482-8761 or email to don.medley@verizon.net if you can help. Thank you!

Jeffery Barsch Carol Baughman Margaret Boles Vincent Campo Linda Chapman Christy Corbett Ismael de la Rocha Virginia George (Dodd) Marjorie E Imbach Steven J. Mayer John Palafox James Petersen Carmen S. Taylor Robert Tufts Charlotte K Udd Diane T. Volz

Please correct your roster with the following changes:

Janet Archibald Tina Arrendonda Beverly J. Barker Raul Barraza

Thomas Barth Shirley & Paul Baskin Eddie Baugh Eugene A. Berg



### **Membership Report**

(continued from previous page)

#### Please correct your roster with the following changes:

Grace B. Bodhaine Tina Sasaki Bollinger Jim Botting Elizabeth W. Bowker

Donald Brockett Patricia A. Burkard Reginald G Burrier Mark A. Chaney

Paul Conley Jeannette A. Cortez Aseneth M. Cota James Crowley

Barrett Culmback Sharon Davies David C. Doreo Patricia Earl

Katherine L. Felter Ruby Filar Judith F. Garey Lisa Giammichele

Ron Halleran Lucia Haro Juan Hernandez Becky Hull

Wilmer Ingram Erlinda T. Ispahani Achla Jindal Donna Johnsen

Michael Johnson Annette Kairschner Steven Kegley Norma S. Letinsky

Candice A. Lidstrom Daniel Lopez Bonnie J. Mastiere William H. McEnroe

Olivia M Menchaca Victorino R Mercado Jr James M. Meznek Irene E. Miller

Page 5 (continued on page 6)



## **Membership Report**

(continued from previous page)

#### Please correct your roster with the following changes:

Michael Munoz Janet K. Murdock Helen Nielsen Earl R. O'Neill

Stasia A. O'Neill Garland Orr Lucila Paez Alan Paneula

Arthur E Preston Jerry Pauley Stephen R. Price Jerry Purcell

Emelie Robb Joseph Sabedra Isaiah Zeke Simmons Judity E. Skhal

Larry D. Smithson Mark Thomas Spraggins Monica (Zavala) Spykerman Arthur Szylewicz

Deborah Talili Mary Taylor-Parr John Thomsen Neriman Urkmez

Florencia Wallace Charles Wilson

#### **Email Address changes:**

Mary Cruz Pat Michaelson Lynn Meschan

**Email Address changes needed:** All these emails were returned as undeliverable.

Dave & Jean Abraham Rita Beahan Betty R. Coffey Tom Everton Nancy Feltman Marjorie Hawkins Hitoshi Kajihara Marilyn Kauffman Harry Korn Virginia Lawler Clara Lawson Michael Meeks Richard Phelps Steve Pollock Joel Rapose Elise Schneider

Mary Taylor-Parr William Thieman Eliza Thomas Manuel & Sandra Trevino

Suzanne van Marion

And anyone else that does not get emails from us.



## Filing Your Annual Reimbursement Claim for 2012-13

#### BY HARRY CULOTTA

#### Introduction

Between July 1 and September 30, 2013, about 412 of more than 700 full-time VCCCD retirees and their dependents are eligible, under certain circumstances, to file with Ventura County Community College District an application to claim reimbursement of excess costs incurred for medical services and prescription drugs during the period July 1, 2012 through June 30, 2013. In November 2009, those who are both eligible and are specifically named were mailed a copy of the Settlement Agreement that was approved in January 2010 in Ventura County Superior Court.

#### Filing Requirements

Who can file: Administrative, supervisory, confidential, and classified (ASCC) retirees who are specifically named in the Settlement Agreement, plus eligible dependents (generally spouses or domestic partners), who were enrolled in Anthem Blue Cross during 2012-13 are eligible to file.

What can be claimed: (1) During 2012-13, if you paid the \$100 copay for one or more emergency room visits that did not result in being admitted to the hospital, you may claim \$100 for each such emergency room visit. (2) In 2012-13, if you were at least 80 years of age prior to July 1, 2009, when the prescription deductible was raised from \$50 to \$100, you may claim the amount you spent over \$50, up to a maximum of \$50, toward this deductible in 2012-13.

**How to claim:** First, go to the VCCCD Retirees Association website at <u>www.vcccdra.org</u> and download a copy of the VCCCD form that is used for reimbursement. You will find it by clicking the "forms" tab. Here is the link to that form: <a href="http://www.vcccdra.org/">http://www.vcccdra.org/</a>

VCCCD Retiree Application for Reimbursement of Excess PPO Medical Benefit Plan Costs Final rev.2.Final.pdf

Next, fill out both the front and back sides of the form and attach copies of receipts for each item claimed. Be sure to insert individual amounts in the correct column on the back of the form. If you are also filing for an eligible dependent (spouse or domestic partner), you must also list his/her name and other required information and attach copies of receipts for each item claimed.

Finally, mail or hand-carry the completed application to Ventura County Community College District, ATTN: Employee Benefits, 255 W. Stanley Avenue, Suite 150, Ventura, CA 93001, no later than September 30, 2013.

#### Filing and Related Deadlines

Please note these important deadlines as you prepare your reimbursement application:

- September 30 Deadline for submission of reimbursement application to the District
- October 31 Deadline for the District to acknowledge receipt of reimbursement application
- November 30 Deadline for applicant to submit written objection to District if he/she has not received acknowledgment of reimbursement application by November 15 or if he/she objects to the anticipated reimbursement amount
- January 31 Deadline for the District to pay the non-disputed reimbursement amount

#### **Ineligible Persons or Plans**

Please note there are important limitations on your eligibility to file, as explained below:

(1) Faculty retirees named in the Settlement Agreement are not eligible at this time to file a reimbursement application, as no benefit reductions have occurred in the Anthem Blue Cross plan or in the dental or vision plans since the 2007-08 fiscal year on which the Settlement Agreement is based. (2) No retirees named in the Settlement Agreement (either faculty or ASCC) are presently eligible to file a reimbursement application for any expenses associated with Delta Dental, Medical Eye Services, or VSP vision plans, since no benefit reductions have occurred in those plans since 2007-08.

The Monitor Fall 2013



#### In Memoriam

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

Mary Elizabeth Beers Carlisle Cooper Francis W. Carrignan

#### 2013-2014 Executive Board

Rene G. Rodriguez, President

Harry R. Culotta, Past President

Lynn Fauth, Vice President

Marie Soo Hoo, Secretary

Patricia Gage, Treasurer

Gary Johnson, Benefits Committee Chair

Don Medley, Membership Committee Chair

Larry Manson, Educational Issues Chair

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

Place postage here

ADDRESS CORRECTION REQUESTED