

Spring
2020

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Newsletter

Chabot-Las Positas

Association of Retired Employees

Editor's Note

This is a special issue, in part reflecting the problems confronting our world and the impacts on our colleges, which have suspended all on-campus instruction under the shelter-in-place directive. Others will report on those troubled circumstances. Here, we're sharing some messages of encouragement from retirees and faculty now working from home. These folks and their staff colleagues are working with the challenges of implementing "distance education" using unfamiliar technology and methods to replace the customary personal interaction at campuses now closed.

The District's annual open enrollment process is one event expected to go forward as usual this Spring. Accordingly, in this issue we're including a focus on benefits and open enrollment. That focus starts on this page, below:

Bill Threlfall, Editor

Open Enrollment Questions

Each year, CARE members are offered the opportunity to select medical benefit plans during the District's open enrollment period. Here, we have compiled a list of questions that may be helpful to members comparing available plans.

The first and best source of answers to all questions concerning retirement medical benefits is the Chabot-Las Positas CCD Human Resources Department Benefits staff. The plans available to a particular retiree depend on circumstances specific to that retiree; only the District Benefits Staff can provide accurate information. For many plans, District Benefits Staff can provide a plan booklet that contains many answers to the questions presented below:

Costs

1. If I enroll in this plan, what will be my monthly costs payable to the District?
2. Are there any deductible amounts that must be paid by the member before the plan begins to pay for covered expense?
 - If so, what payments will satisfy these deductibles?
 - Will payments made by Medicare apply to the deductibles?
3. What co-pays (if any) apply to covered expense?
4. What (if any) is the annual "out-of-pocket maximum" under this plan?

Benefits

5. What medical services are covered/not covered under this plan?
6. What are the medical benefit maximums for various covered expenses?
7. What (if any) is the maximum lifetime benefit?
8. What benefits (if any) are unique to this plan?
9. Where can I see a sample "evidence of coverage" booklet or contract for this plan?

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Limitations and Restrictions

10. Where can I find a list of doctors, hospitals, and pharmacies that participate as "in network" providers in the plan?
11. Under this plan, can I visit "out of network" providers?
 - What benefits are paid for services rendered by "out of network" providers?
12. Are there geographic restrictions for this plan?
 - Where can I live and be covered by this plan?
 - What benefits are provided during travel?
13. In general, what are the plan rules for visits to a specialist? Must I obtain referral and authorization?
14. Where can I see the drug plan "formulary" (the list of covered drugs)?

Questions for Medicare Plans

1. What type of plan is this? The District offers different types of plans for Medicare-eligible retirees, and the plan approach and rules vary:
 - Medicare Advantage Plan. A Medicare Advantage Plan is a type of Medicare health plan offered by a private company that contracts with Medicare to provide all your Part A and Part B benefits.
 - ◇ Medicare services are covered through the plan and aren't paid for under Original Medicare.
 - ◇ May be an HMO or PPO
 - ◇ May include prescription drug coverage.
 - Medigap Plan. Medicare supplement (Medigap) insurance, sold by private companies, can help pay some of the health care costs that "Original Medicare" doesn't cover, like copayments, coinsurance, and deductibles.
 - ◇ This type of plan works together with Original Medicare. For retirees, Medicare will first pay its share of the Medicare-approved amount for covered health care costs. Then the Medigap plan pays its share. This means Medicare is the primary payer, and your plan is secondary.
 - ◇ May be accompanied by a separate prescription drug coverage plan.
2. How is this plan different from the similar plan I had before enrolling in Medicare?
3. Is there a single payer under this plan? If not, which is the "primary payer", Medicare or the plan? For retirees on "Original Medicare", Medicare is "primary".
More at: <https://www.medicare.gov/supplements-other-insurance/how-medicare-works-with-other-insurance>
4. In addition to the "in network" providers participating in this plan, can I also visit any provider who accepts Medicare assignment?
If yes, and my visit is covered by Medicare, how much will the plan pay for services rendered by an "out of network" provider?
5. Deductibles:
 - Will the plan pay my annual Medicare deductible?
 - If the plan has its own annual deductible, will payments made by Original Medicare apply to the deductible?
6. Which cards do I need to carry and present for billing services?
 - My Medicare card?
 - My plan card?
 - A card for drug coverage?
7. Does this plan include Medicare Part D drug coverage?
Note: Do not attempt to sign up for Medicare Part D drug coverage on your own. Doing so can result in a loss of benefits. Instead, sign up using the District's open enrollment form and process.
8. If I enroll in this plan now, can I return to my previous plan at the next open enrollment period?

More information is at <https://www.medicare.gov/> *Note: This is an official Medicare page and should be used as a source of information only. Do not attempt to "sign up" for a plan here. Instead, sign up using the District's open enrollment form and process.*



COLLEGE NEWS

Uplifting Perspectives for Troubled Times
from Faculty & Retirees



“An Evening Greeting to Chabot College” by Scott Hildreth,
Chabot College Professor of Physics & Astronomy

Working from home, Scott created **An Evening Greeting to Chabot College**, a five-minute virtual planetarium show to share with the college and retiree community. It offers wonderful visuals, engaging music, and a warm sentiment to boost our spirits in these uncertain times.

View at

<http://www.chabotcollege.edu/faculty/shildreth/planetarium/>



“Dear Students” by Las Positas College retirees Maria Elena Pellinen and Carol Edson, with assistance from Shauna Edson

Dear students,

These are the days when we must find within ourselves the strength of inner beauty, which we possess and are capable of putting into practice.

There is something known as altruism. Now is the right time to put it into practice. Altruism means that I put the needs of the other before mine.

So this is the time to accurately select our daily choices.

When we have thought about our influence in the world in the past, we could have considered ourselves insignificant. That could have been correct last year, but not today. We have become an integral part of this macrophysiological world view.

We need to stay focused, caring, committed, and healthy.

Without forgetting that while you take care of yourself, you also take care of your family, your city, your state, your country and the whole world.

We have definitely become more interconnected and interdependent than ever.

Your educational progress is the most important aspect of this altruistic moment. We must focus and know how to do better is to put into practice that of "all for one and one for all".

Also, there is something very important at the moment, it must be separated; what is known as beliefs. Beliefs are opinions. Opinions may be neither correct nor incorrect. If what is heard does not have the stamp of trust given by authorized, certified or scientific personnel, that information falls into the category of opinion.

An opinion to be valid has to be elevated to the category of knowledge. That is, it must be exact, applicable and eternal. Just like a simple $2 + 2$ sum

Furthermore, these are the days when our role as citizens carries more weight than ever.

It is very important to obey the rules and regulations of the laws that govern our communities. Because, due to these last natural and unforeseen circumstances, we must obey these laws within the category of 'civic responsibility'.

As Saint Thomas Aquinas said: "... The laws were made to be obeyed. But if you disobey, the laws are made to punish that disobedience. "

However, right now our main boss in command is Mother Nature.

Let us always remember that Mother Nature never forgets anything.

Let us help her to be by our side taking care of each other in the best and altruistic way possible.

Let's make vigilante progress.

CARE Interview with Benefits Staff

Following is the transcript of an interview conducted April 28, 2016 with Deborah Dobbins and Rosalyn Tucker, HR Benefits Specialists. Bill Threlfall was the interviewer. The overwhelming impression was of two friendly and welcoming staff, dedicated to insuring active employees and retirees receive all their entitled benefits. The advice they offered remains authoritative and valuable today.



CARE: With open enrollment coming up, is there something that you'd like all retirees to know?

DEBORAH: Yes. We want retirees to make sure they enroll in a timely fashion; the deadlines are very firm. It will be from May 2 to June 3, 2016. The mailer is going out tomorrow and everybody should be getting it next week some time.

DEBORAH: One of the big things that we get a lot of questions on during open enrollment is "Can I add dental? Can I add vision? Can I change my dental plan?" Unfortunately, the answer to all of those is no. All those are offered once at the initial time when people retire. In 2012 there was also a one-time offer to enroll, but those were the only opportunities available under the insurance program.

CARE: On the District's HR Benefits web page, there is a section titled "Benefits and Medical Coverage Plans." Are the plans shown there only for active, current employees?

DEBORAH: Yes.

CARE: So for retirees, what's the best way to get information about the available plans?

DEBORAH: Call us!

ROSALYN: Right now, I'm trying to think of a way that we can share some of the information pertaining to retirees by putting it on the web site. I'm bringing this concern to those in charge of the web page, saying how useful it would be to help deal with many common questions we encounter.

CARE: A couple of years ago, CARE put together a list of questions & answers about open enrollment, and one of the points we emphasized was that the best and only definitive source of information about these plans is you folks, because of the huge number of offerings and the complexity about

retiree's hire date and age, eligibility, Medicare status, and so on. So I can see that it would be pretty complicated to put together a web page covering all those specifics.

DEBORAH: In the open enrollment period, we have two different comparison charts. One is for the "pre-84-86ers", and one is for the "post-84-86ers" because that is the general break where the plans differ so much. So that's what we're looking at to put onto the web site.

ROSALYN: In the meantime, when we mail out those charts, retirees should save them, so they can talk to us about the choices.

CARE: So if a retiree wants to contact you and say: "Based on what I see in this summary, I'd be interested in more information about this particular plan, can they then contact you for either a plan summary or an evidence of coverage document?"

ROSALYN: Yes, absolutely.

CARE: That's not a burden for you; that's OK?

DEBORAH: That's what we're here for.

CARE: Can you briefly explain the function provided by the "Benefit Bridge" web site that is linked on the HR Benefits web page, and is that something that retirees should avoid?

DEBORAH: The Benefit Bridge web site is strictly for active employees. Retirees should not use it. At this point, retirees should stick with calling us for retiree plan information.

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- CARE: So that message keeps coming through – go to you folks as the "horse's mouth" so to speak.
- ROSALYN: Yes, because we have to determine certain things about you – certain questions we're going to ask you to learn what plan options you would have. We deal with nearly 100 plans, and we can advise specifically about your eligibility.
- DEBORAH: And there are things that sometimes people don't even consider because they don't know the questions to ask, so a lot of times, speaking with one of us directly, we can ask them questions that prompt information that maybe they didn't realize they should be considering.
- CARE: What are the answers to some of the most frequent retiree questions you encounter?
- DEBORAH: The stark terror when they have to deal with Medicare. We try to notify them a few months before they become Medicare eligible. If folks are comfortable on computers, it can be done on-line, avoiding the headache of an office visit.
- ROSALYN: And their key tip was to call them (local Medicare) after 5 p.m. Don't call first thing in the morning when they are swamped. Call late in the afternoon because they report their phones are not busy then. You can actually get somebody and get your task done. They actually take calls until 7 pm!
- DEBORAH: Although we try to notify retirees as they approach the age of eligibility for Medicare, if a retiree becomes eligible earlier, say due to disability, they need to notify the District.
- CARE: So Medicare is one of the frequent areas of concern. Are there other areas where retirees have common questions that you field over and over again?
- ROSALYN: One often misunderstood fact is that spouses of deceased employees are not eligible for the same coverage after the employee's death. They are eligible to continue on the same group plan at their own expense.
- DEBORAH: Many people have retired under the assumption that their spouse is going to get lifetime free coverage. This is not correct. And it is so devastating for us to have to deliver this message to spouses of retirees who are coping with the challenges of this life transition.
- DEBORAH: Of course when a covered retiree or spouse has died, it is essential that the District be notified within 30 days to insure that the District is not continuing to pay for benefits for someone who is deceased.
- ROSALYN: Give everyone our phone numbers, even your kids, to let us know that something has happened to you, because the District is still paying for coverage!
- CARE: Other things that come up frequently?
- DEBORAH: People moving out of state. That's a big one. People don't really understand how that works. People decide to move to Nebraska and figure I'll just change my Anthem Blue Cross HMO to Blue cross of Nebraska, but it turns out it is not available. And if as a result of the move the retiree needs to switch from an HMO to a PPO, then their costs can be significant, depending on their hire date, age, and Medicare eligibility. That's why we want people to talk with us.
- ROSALYN: And even when a plan is available in Georgia, it is not all of Georgia – just certain regions. So you need to confirm your plans with us – give us a zip code.
- CARE: So would you say that the first step is that the retiree should contact you and discuss their intended destination before they commit to a move?
- ROSALYN: Exactly.
- DEBORAH: And that way, we can let them know what options might be available. If they need to move to a PPO, depending on their hire date, costs can change significantly.
- CARE: So I take two messages away about that: don't assume about the plan, and don't assume about the location.
- CARE: What are some common misunderstandings retirees have about benefits?

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DEBORAH: One of the things that people bring up frequently is the notion that the PPO plan is the best plan. But for retired faculty who do not have Social Security and Medicare benefits, those PPO plans can lead to high out-of-pocket expenses that they might not realize they could save if they investigated other options.

ROSALYN: For example an HMO. In the PPO, a retiree without Medicare would be responsible for 20% of charges, but in the HMO would pay nothing.

DEBORAH: Also, here in the Bay Area, a lot of your PPO doctors are also HMO contracted. So if retirees call us, we can give them the words to ask their specialist to see if that doctor takes the HMO plans we offer. Now for retired employees who have Medicare and choose the PPO, Medicare picks up the 20% not paid by the PPO plan, so these folks are not dealing with the out-of-pocket costs usually associated with the PPO.

DEBORAH: The PPO plan does offer a lot more flexibility, which is a huge benefit to certain people because they want to see a particular specialist. But for others the out-of-pocket cost is a problem, and the HMO would save them cash.

CARE: Tell us a little bit about your typical work day. What's rewarding? What's challenging?

ROSALYN: We answer lots of phone calls. We have lots of "drop-ins" without appointment; that's OK because we want you to come in and talk with us. We want to explain your choices because we don't want you to be doing something that will cause you a problem. Don't go enrolling in some kind of Medicare plan that you saw on TV, etc.

CARE: So there's a consistent theme that is coming through here – before retirees act on anything pertaining to benefits, check with you. You're here to help; not present barriers.

DEBORAH: Yes! We thank them when they come in or call. It helps retirees trust us and see that we're really looking out for their best interests.

ROSALYN: And I think callers like talking to a human rather than a machine; we pick up the phone so you actually get live people.

CARE: Your friendly presence seems a little bit at odds with the austere facade of this facility.

DEBORAH & ROSALYN: Thank you.

CARE: If you could change one thing about your work life, what would it be?

DEBORAH: Personally, I would like to see more face-to-face interaction. When we first did the major plan changes in 2012, we held some meetings for retirees at the District Office to go over the options, and I thought that was great. There was a real need because of the significant changes, but for me, I think it is good for us to have a bigger presence.

ROSALYN: I do like to have information on the web site, so active employees and retirees can refer to it. The web site is a big deal these days, making it easy for people to go look up stuff.

CARE: As I looked over the HR Benefits web page, I was impressed that there is a great deal more information there now than there used to be, so you've done a good job of developing it. But here's a bit of feedback: It wasn't immediately evident to me that the bulk of the plan information on the page is only for active employees, not for retirees. You might want to include a note to that effect to avoid confusion since none of the retiree plans are listed.

ROSALYN: That's why I'm thinking of a website section for retirees. We're receiving a lot of questions from them, showing the need for adding retiree information.

CARE: One thing I could suggest is that once you have information for retirees on the web page, I could put links to that information on the CARE web site, and notify our CARE members by email whenever you update your retiree information.

DEBORAH: That would be great. That's perfect.

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District Retirement Benefits Contacts

Rosalyn Tucker 925-485-5504 rtucker@clpccd.org

Important reminder from District Benefits staff:

"Please note that you or your heirs must notify the District of any changes to your eligibility status within thirty days of the event (e.g. **marriage, divorce, death**). Any financial loss that the District incurs due to failure to notify the District will be the responsibility of you or your heirs."

Detach and return

C.A.R.E. Dues 2020

Your dues are used in direct support of our newsletter and web site.
No stipends are paid to board members, who volunteer their time and service.
Thank you for your support if you have already paid your 2020 dues!

NAME _____

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(please print clearly)

→ **Yes, please add me to the CARE Member Directory.**
(E-mail address required)

AMOUNT ENCLOSED:

\$10 per year or \$100 lifetime membership (Thank you!)

Please cut and mail this form and your check payable to **CARE** to:

CARE c/o Sharon Trethan
5122 Blackhawk Dr.
Danville, CA 94506

Thank you, Chabot College!

The CARE Board wishes to express sincere appreciation to the College President's Office and Reprographics Center for their support in the production of this newsletter under the current trying circumstances. We particularly thank Christine Herrera and Craig Shira for their personal efforts and generosity.

More Benefits Staff Changes

The HR Benefits Specialist team is changing again! In our Winter 2019 newsletter we noted that last October, Gabrielle Culliver joined the benefits team, succeeding Deborah Dobbins. Unexpectedly, Gabrielle has left her position, leaving a vacancy. Once again, CARE sought and gained an opportunity to participate in the hiring process for this open position, and CARE President Tom Gerrits has joined the hiring committee.

Unfortunately, the work of the committee has been suspended due to the shelter-in-place directive. In the meantime, Rosalyn Tucker, Benefits Specialist, remains on the job as an essential employee, ready to serve employees and retirees alike.

New Retirements

Kennedy Agustin, District Services, December 2019
Jose Alegre, Chabot College, July 2020
Timothy Dave, Chabot College, May 2020
Catherine Gentiluomo, Chabot College, August 2020
Mireille Giovanola, Chabot College, June 2019
Debra Kling, Chabot College, July 2020
Christine Santiago, Chabot College, February 2020
Kent Uchiyama, Chabot College, May 2020
Yvonne Vanni, Chabot College, February 2020

In Memoriam

We have lost these valued CARE members recently. Our thoughts and prayers go out to their families.

James Heiner
Chester LaVelle

David Hill
Dolores Tassinari

CARE publishes life tributes and profiles in the History Project of its web site. Family or colleagues who wish to submit a tribute for publication may send it to the newsletter editor by email at www.care-news.org/contacts

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