

AFTER-WORDS

A NEWSLETTER FOR THE RETIREES OF THE
FOOTHILL-DE ANZA COMMUNITY COLLEGE DISTRICT

VOLUME XXXIX, ISSUE 4

WWW.DEANZA.EDU/FODARA

MARCH 2018

NEW SPRING SOCIAL EVENT

You *will* definitely want to attend our new Spring Social! On Thursday, April 26, at 12:30 pm, we will gather at Cooper-Garrod Estate Vineyards, “a destination worth knowing” only twenty-five minutes from San Jose or Palo Alto (www.cgv.com). It is a lovely, secluded, family-owned and operated winery located in the hills above Saratoga. All of the vineyards are located on 120 acres above the village of Saratoga and have been in the Cooper-Garrod family for over 100 years. They grow seven varietals from the four principal grape-growing regions of France: Bordeaux, Loire, Burgundy, and Rhone. Wines produced include Cabernet Sauvignon, Cabernet Franc, Chardonnay, Merlot, Pinot Noir, Syrah, Viognier. Their first vineyard, George's, was CCOF-certified organic in 2009 and other vineyards were later awarded that prestigious status.



Our group will enjoy a flight of five wine tastings and, after the tasting, gather for platters of meats, cheeses, and crackers on the patio to tell stories, catch up, talk about the wine we purchased, and share summer plans. The weather should be great and the company even better. The vineyard encourages visitors to enjoy the views on the patio after the tastings so bring family and friends (over 21!) Please complete and return the reservation form on page 6 to me by **April 10**.

Bill Lewis

SAVE THE DATE! JUNE PICNIC

Thursday, June 14, 3:00–5:00 pm
Cuesta Park, Mt View



This year's picnic is on Flag Day so will have an all-American theme and menu. More detail and the reservation form will be included in the May *After-Words* issue.

SAVE THE DATE! BBQ & BASEBALL

Saturday, August 4
BBQ 3:30 pm, Game 5:00 pm
SJ Municipal Stadium

Come cheer on the San Jose Giants with your friends and family. Details and the reservation form will be included in the May *After-Words* issue.



FODARA BOARD OF DIRECTORS 2017-18

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Newsletter Editor	Linda Lane		lanelinda@fhda.edu

FODARA CALENDAR OF EVENTS 2018

Apr 26	Thurs	Spring Social	12:30 pm	Cooper-Garrod Winery	
May 01	Tues	Board Meeting	10:30 am	FH Toyon Room (Rm 2020)	Open to all
June 14	Thurs	Summer Picnic	3-5:00 pm	Cuesta Park, Mt. View	
Aug 04	Sat	BBQ & Baseball	3:30 pm	SJ Giants Ball Park	

FODARA COMMITTEES 2017-18

District Benefits	Tom Strand, strandtom@fhda.edu Faith Milonas, milonasfaith@fhda.edu
After-Words Email	Cindy Castillo, cindycastillo@comcast.net
After-Words Paper Mailing	Janice Carr, janicecarr@pacbell.net
Scholarships	Mike Brandy, brandymike@fhda.edu
Social Events	Need two volunteers
Mailings	Maureen Gates, gates-m@sbcglobal.net

HEALTH BENEFIT UPDATES: 4 ITEMS

Below is a summary of the February 22, 2018 Joint Labor Management Benefit Committee (JLMBC) meeting.

1. CARE.COM PRESENTATION

Care.com, primarily a referral service, is a new benefit being proposed to the District for **full-time employees only**. A user can find local referrals for childcare, senior care, pet care, finances, etc., or talk to a Care Specialist about a specific need. Two options were presented: Option #1 includes Care.com membership with expert assistance and Backup Care; Option #2 includes membership in Care.com with expert assistance only. At this time there has been no mention of or interest in expanding this benefit to other groups, but in the future the District and unions could agree to cover part-time employees and/or retirees. If adopted, all covered employees would be required to enroll. The unions will discuss the options with their constituents to gauge interest in this program.

2. PLAN YEAR 2018 MIGRATION REPORT

The goal of the report is to show how the estimated cost for 2018 was affected by actual enrollment shifts. The drawdown to the Rate Stabilization Fund (RSF) was estimated at \$328,130 but was actually \$751,904—a change of \$423,774. Though there were 42 fewer retirees in 2018 than in 2017, there were 28 more full-time active employees, who cost the District more, and enrollment increased in the more expensive health benefit plans.

3. PLAN YEAR 2017 RSF END OF YEAR REPORT

Lockton reviewed their estimates of the 2013-17 drawdown of the RSF and the actual drawdown. The RSF fund still has around \$9 million remaining after the latest drawdown.

4. CALPERS UPDATES

⌘ Plan changes for 2019:

Note: CalPERS is considering the changes below; final adoption will probably occur at their March 2018 meeting.

CalPERS is interested in lowering cost and "modernizing" the three self-funded PPO Plans—PERS Select, PERS Care, PERS Choice—and has different ideas for different plans. For **Select**, CalPERS is discussing Value Based Insurance Design (VBID) to lower cost by approximately 9.1 percent. This approach incentivizes good behavior and wellness activity. For example, PERS would increase the Select deductible from \$500 to \$1,000 but offer incentives to reduce it back to \$500 if the member followed through on five defined wellness choices, such as having an annual wellness exam, signing up for a primary care provider, and quitting smoking.

To modernize **Choice** and **Care**, which haven't changed since 2013, PERS would adjust the deductible and co-pay rates to lower the cost of Care by approximately 4.3 percent and Choice by approximately 1.7 percent. Proposed changes include lowering Care's individual deductible from \$750 to \$500 and the family deductible from \$1500 to \$1000 but, for both Choice and Care, raising the Specialist Visit and Urgent Care co-pays from \$20 to \$35.

Currently, for retirees who are Medicare eligible and live in California, PERS Select and PERS Choice offer identical benefits, so Lockton was asked to check with CalPERS if this same coverage will remain in effect. CalPERS continues to promote and encourage the use of Castlight, a tool to estimate the cost of care/procedures so that members can make more informed decisions. CalPERS is reviewing formularies, specialty drugs and the delivery site, to see how to make cost savings. Pharmacy cost is driving up overall cost more than ever before.

(Continued on p. 4)

(From p. 3)

⌘ OptumRX: CalPERS has received many complaints about OptumRx. Members have had trouble reaching someone and have received wrong information when speaking to a representative and using the automated phone system. CalPERS is working with OptumRX to improve service to members.

Faith Milonas, Tom Strand

FODARA Benefits Representatives

MilonasFaith@fhda.edu, StrandTom@fhda.edu



FODARA Facebook Page

You are cordially invited to visit our new Facebook page, which already has 26 likes and 28 followers. Just sign on to your own FB page, use “search” at the top of the screen to type in “fodara foothill-deanza,” then tap our name. Our logo below comes up with the FB “thumbs up”—tap that to get to our page. Check out the photos: one is a mystery location (if you can identify it, post your answer) and the other is of our dedicated Board “on the job.” While you’re viewing these, post your own photo or information!



WHERE ARE THEY NOW?

If you’d like to be featured in this column, email your responses to the following questions—subject to editing for space and content—along with a photo to *After-Words* editor Linda Lane (LaneLinda@fhda.edu):

- ❖ ***What was your former FHDA position(s) and why and when did you retire?***
- ❖ ***Describe your first years in retirement—“smooth sailing” or an adjustment?***
- ❖ ***How do you keep busy—interests and activities you enjoy?***
- ❖ ***Any volunteer “work” or projects to promote?***
- ❖ ***What 2-3 words best describe your life as a retiree?***
- ❖ ***Advice to those considering retirement or newly retired?***

NEW RETIREES



From the online District Board meeting minutes, seven people retired by the end of Winter Quarter 2018 (apologies if anyone was inadvertently included or excluded):

- ✚ *Maria Joao Ribeiro Delas, DA DSPS*
- ✚ *Aurelio Gomez, Central Services*
- ✚ *Arthur Hand, FH Library*
- ✚ *Colleen Lee-Wheat, DA PSME*
- ✚ *Chien-Hui Liao, Central Services*
- ✚ *Zarina Razzaqui, DA Counseling*
- ✚ *Glenn Violet, FH BSS*

We wish all retirees a happy, healthy post-employment life and invite everyone to join FODARA by signing up for the email listserv (send email address to cindycastillo@comcast.net), by serving on the FODARA Board or a committee, by volunteering to help plan a social event, or by simply attending one or more of the great parties scheduled throughout the year! See p. 2 for calendar and committees.



IN MEMORIAM Henry (Ha) Ly

As the Webmaster for FODARA, I update the *In Memoriam* page on our website. Names of our departed friends come to me from the newspaper, families, and friends. Sometimes I knew and worked with our colleague, but sometimes I didn't. This month was different. I was saddened to have to put Henry Ly's name on our page.

I knew Henry as Ha Ly when I hired him as a student employee in the De Anza Financial Aid Office in the late 70s or early 80s. He was a fantastic student employee. He came to us as a refugee from Vietnam and spoke Vietnamese, Chinese (Mandarin or Cantonese?), and English. As you know, the Vietnam War had just ended and our battered soldiers were coming home and the battered refugees were making their way toward freedom and the possibility of a life in America.

Henry graduated from De Anza and began working in what we used to call Data Processing. He eventually earned his degree from San Jose State, married, and had four children—his oldest daughter was named Cindy! Henry was a programmer supporting the HR software of the District and instrumental in meeting the complicated needs of our contract negotiations all while keeping a smile on his face and meeting incredible deadlines.

At his funeral, I saw a picture of him at home on his couch working with a laptop, probably taking care of something for Foothill-De Anza! After retiring about five years ago at the age of 55, he played tennis at Foothill with some of his co-workers, both employees and retirees. He was loved by all. I was honored to know and work with him. It was a privilege to meet his entire family at his funeral, including his first granddaughter, Hannah, born the day after he passed and named for her grandfather who made this journey from Vietnam to America and became our friend.

Cindy Castillo

EMAIL FRAUD ALERT

Be aware of fake emails! Though they look legitimate—from a friend or your credit union—open them with care. I received an email that appeared to be from my bank, but, when I scrolled my cursor over the email address, it was **jslaughter.edu**. This scammer was trying to access my bank account and my computer.

Several board members received a fake email purportedly from another board member asking for help. And I received a fake email from another board member requesting money, due to his wallet being stolen while vacationing in France—it never happened!

With the massive Equifax data breach that exposed the personal information of 163+ million people, consumers are understandably concerned. My credit union recommended freezing my credit. There are three major credit bureaus—TransUnion, Experian, and Equifax—and fourth one, Inovis, which most people don't know about. You can get a free credit check yearly from each of the credit bureaus, so I get one every four months. I also placed a freeze on all the credit bureaus. For a freeze to be most effective, notify all credit bureaus. Each has different ways to unfreeze your credit if you want to make a large purchase in the future. There is nothing worse than trying to use your credit card and being told it is not going through, so I now have an alert that goes to my cell phone whenever a purchase is made.

Even Medicare is experiencing a wave of scammers! Though it is taking extra steps to ensure security, not all of them are working. For starters, Medicare's new ID cards, meant to curb ID theft by replacing your SS number with randomly generated digits, have prompted a new wave of scammers. Though Medicare will automatically send out these new cards between April 2018 and April 2019, scammers, posing as Medicare representatives, ask for payment in exchange for the new ID. Another common fraud involves a scammer claiming to be with Medicare requesting you to update or confirm your personal information.

Remember *you* must take an active role in protecting yourself from fake emails, fraud, and scammers.

Mike Paccioretti

FROM A FODARA SCHOLARSHIP WINNER

Missy Hart, one of the 2017 FODARA scholarship recipients, recently sent us this amazing, hand-made thank-you card. Students really need and appreciate our help!



↑ I received the Art of Yoga's Courage Award → along side my juvenile Judge Martha Diaz on Nov. 9th, 2017.



← The painting I painted for Latino Heritage Month May 2017. Which now hangs at the library at Foothill College.

THANK YOU! For your continuous belief in me and my dreams! Thank you for your support along this journey to not only attain a higher education but to also inspire all who I cross paths with that anything is possible in life through hard work, dedication, and a strong belief in yourself. Thank you for your continuous support along my Foothill journey, an unforgettable journey that has blessed me with a new family, Foothill family. I am proud to say that this coming June I will become the first in my family to graduate from College! and I am transferring to UC SANTA CRUZ in the Fall!

Thank you for your continuous support in not only my life but in all the lives of Foothill College students!♥

with Love,
Missy Hart



← Carepackages for the Homeless event in Redwood City on Feb. 11, 2018



Feed the Homeless → In San Jose Hot Thanksgiving Meals on Nov 26, 2017



FODARA SPRING SOCIAL

(must be 21 to attend!)

What: Wine Tasting!
When: Thursday, April 26, 12:30 pm
Where: Cooper-Garrod Estate Vineyards
 22645 Garrod Road, Saratoga, CA 95070

From Saratoga-Sunnyvale Road, turn west on Pierce Road and follow the signs to the winery, which is about 3 ½ miles down the road. Ample parking is available at the top of the hill next to the wine tasting room, patio, and restrooms

 RESERVATION FORM: **Please mail by April 10 or earlier**

Retiree Name _____

Guest Name(s) _____

Current Address/Telephone/Email (*only if new/changed*): _____

Please reserve _____ total places for the Wine Tasting

\$ 20.00 for each person attending \$ _____
 (C-G offers a \$5 discount on total wine purchased!)

\$10.00 for 2017-18 FODARA dues (voluntary) \$ _____

Donation for FODARA scholarship fund \$ _____

TOTAL AMOUNT ENCLOSED: \$ _____

Make check payable to "FODARA" and mail to Bill Lewis, FODARA
 1380 Elwood Dr., Los Gatos, CA 95032

If you miss the deadline, call/email Bill (408.639.9919, billlosgatos@sbcglobal.net)

FODARA

Foothill-De Anza Retirees Association

Foothill-De Anza Community College District

12345 El Monte Road, Los Altos Hills, CA 94022