

AFTER-WORDS

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

VOLUME XXXI, ISSUE 5

MAY 2015

JUNE HAWAIIAN PICNIC



Aloha! The annual FODARA picnic is **THURSDAY, JUNE 18, 3:00 to 5:00 p.m.** at Cuesta Park in Mountain View (see page 8 for reservation form, directions).

The picnic is one of our biggest social functions of the year, so it is a great opportunity to bring a friend or colleague and have fun! This year, like last year, new retirees are invited at no cost so we hope you will attend.

Come to the picnic because a good gathering is always more fun, and it will be an ideal time to reconnect with old friends.

Last year the weather was perfect and we are expecting June 18 to be just as nice. We plan on having delicious food, drinks (wine, beer, sodas, water), and dessert. We are going with a Hawaiian theme, so, if you desire, wear a Hawaiian shirt, shorts, and sandals.

The menu is also being changed for this special event. We will be serving grilled salmon, teriyaki salmon, skinless chicken breasts, roasted vegetables, white rice, and fruit on a bamboo skewer for dessert.

Please return the reservation form with your check no later than Monday, June 15. You can still attend last minute but reservations are encouraged. The form has a phone number to call to be included. I have fun at the picnic every year, so please come and say aloha!

Mike Paccione

APRIL GOLF TOURNEY

The fifth annual FODARA Scholarship Golf Tournament was held this year on April 9 at Seascape Golf Club in Aptos (see pictures on page 7). The weather that day was beautiful as the golfers lined up to tee off. Unfortunately, we had only eleven golfers this year, half of the number that played last year. Maybe we are all getting too old to play!

Like last year, Obie had prizes for everyone, including a little bag of goodies, waiting in the cart for every player. Jim Linthicum hit closest to the pin (and dropped it one stroke later for a birdie), and Roger Mack had the longest hit off the tee. After the event, another fourteen people joined the golfers for a meal and to visit with old friends. Debi Shafer-Braun was called upon to officially issue the awards and to break a highly contentious tie between 2nd and last place. The good news was that, of all of the groups that played, no one finished less than third.

Charlie and Betty Elder again hosted the event on their patio, overlooking the tee box on the second hole. With help from Margaret Obenour, they provided a great spread. Obie arranged for the food and Tom Giebler hauled it over the hill.

After expenses, FODARA cleared \$590. All of the money will be used to fund the scholarships for FHDA students for the 2015-16 school year. Thanks to everyone who helped out and participated.

Ed Burling

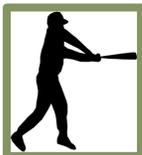
BOARD OF DIRECTORS 2014-15

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Newsletter	Linda Lane		lanelinda@fhda.edu

FODARA 2015 CALENDAR OF EVENTS

Thursday, June 18 Annual Picnic, 3:00 p.m., Cuesta Park, Mountain View (see details, reservation form in this issue)

Saturday, August 22 SJ Giants BBQ & Game, 4:00 p.m., SJ Giants Stadium



Join your fellow retirees and friends for a San Jose Giants vs. Bakersfield Blaze baseball game and BBQ on **SATURDAY, AUGUST 22**, at the intimate San Jose Municipal Stadium, 588 E. Alma, San Jose CA 95112. The gates will open at 4:00 p.m. before the start of the game at 5:00 p.m. The package includes a tasty dinner of ribs, chicken, veggie burger, or sandwich items; side dishes; an alcoholic or non-alcoholic beverage; and general admission to the ballgame all at a great price (a savings of \$ 4). There is also a BBQ meal available for children twelve and under. Details and prices are on the reservation form (page 9). Invite your family and friends! It will be a great summer evening to catch up with everyone over dinner in a relaxed atmosphere. Please return the reservation form to Bill Lewis by August 8, 2015.

FODARA COMMITTEES/MEMBERS

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	(Need one volunteer)
Social	(Need two volunteers)
Mailings	Maureen Gates, gates-m@sbcglobal.net

RETIREMENT RECEPTION FOR CHANCELLOR THOR



FODARA members are cordially invited to attend a retirement reception for Chancellor Linda Thor on Friday, June 19, from 2:00–4:00 p.m. at Foothill College in the Physical Sciences & Engineering Center Plaza.

Dr. Thor is the sixth chancellor since the district's opening in 1957; she joined the Foothill-De Anza Community College District in February 2010. After forty-one years serving in community colleges and twenty-nine years as a chief executive officer, Chancellor Thor will retire on June 30. Please join us in celebrating her contributions and wishing her well before she returns home to Phoenix, Arizona.

Guests can arrive at the Physical Sciences & Engineering Center Plaza (one of the new buildings on campus near the Krause Center) at 2:00 p.m. The program starts at 3:00 p.m. Light refreshments will be served.

In lieu of gifts, guests are encouraged to donate to the Foothill-De Anza Foundation for a scholarship in honor of Chancellor Thor. Gifts can be made online or mailed to the Foundation. Be sure to indicate "Chancellor Scholarship" on the memo line or in the "other" box under "program" if donating online.

For more information, please contact the Chancellor's Office at 650.949.6100 or view the online Evite invitation at the following link: <http://evite.me/F5a1AJhC6b>. Hope to see you there!

FODARA BOARD OFFICER OPENINGS

Nominations for 2015-16 FODARA Board officers are now open. We always love to have new volunteers on the FODARA Board. If you are interested in volunteering for any office, email Cindy Castillo at cindycastillo@comcast.net. Eight positions are available:

- President
- Secretary
- Treasurer
- Vice President
- Member At Large (3)
- Member At Large/Webmaster

All Board members are highly encouraged to attend all five Board meetings a year; these start in September and typically end in May. A main "job" for Board members is to assist in planning upcoming events. The president is in

charge of Board meetings, including making room reservations and drafting agendas, and of initiating communications with other Board members. The secretary takes minutes at the meetings and provides a .pdf copy to the webmaster for posting on the website. The treasurer collects funds, pays bills, and presents an updated report at meetings. The webmaster keeps the website current, administers the FODARA listserv, and oversees the mailing of paper After-Words. The members-at-large assist with the mailing and proofreading of After-Words, provide support as needed to the Board, and represent the variety of employees who make up retirees from FHDA.

Please consider joining FODARA by volunteering for one of these positions.

THE LATEST FODARA BENEFITS NEWS: FIVE ITEMS

Below is the latest-breaking benefits news for all of you far-flung FHDA retirees.

❖ Voluntary MetLife Insurance

The Joint Labor-Management Benefits Council (JLMBC) is planning to offer a suite of four voluntary insurance products from Metropolitan Life Insurance Company (MetLife) during the next open enrollment period, which will be September and October for the 2016 Plan Year.

Two of them (Legal and Pet Insurance) will be available to FHDA retirees while all four (Legal, Pet Insurance, Critical Illness, and Accident) will be available to actives, each at group rates. Actives will have their voluntary premiums paid by payroll deductions while retirees will be direct billed. The key word here is "voluntary"; pay the premiums for the policy if you want it, otherwise, forget it.

❖ Legal Services - MetLaw



The Legal Services policy costs \$19.50 per month and covers spouse and dependents. This policy provides access to a nationwide network of over 13,000 vetted attorneys for a wide variety of legal matters, including the following:

- *Estate Planning* (Wills, Living Wills, Trusts)
- *Home and Real Estate* (Sale, Purchase, Refinance, Assessment, Foreclosure)
- *Money Matters* (Identity Theft, Creditor Negotiations, Tax Audit Representation)
- *Family and Personal* (Adoption, Prenuptial Agreements)
- *Civil Lawsuits* (Civil Litigation, Small Claims Assistance, Pet Liabilities)
- *Elder (Parental) Care Issues* (Medicare, Nursing Home Agreements, Power of Attorney)
- *Vehicle and Driving* (Traffic Ticket Defense, DUI License Suspension, Vehicle Repossession)

MetLaw provides unlimited access with no usage limits, no deductibles, no claim forms or co-pays. All billing is between the

network attorneys and MetLife. A good overview of the MetLaw plan offered to CSU employees in 2011 can be found at www.calstate.edu/benefits/carrier.materials/2011_MetLawBrochure.pdf.

Additional information on MetLaw will be provided to retirees prior to the next open enrollment period.

❖ Pet Insurance



MetLife offers several pet insurance plans with different coverage options (no annual deductible vs. \$250 annual deductible; \$500 maximum annual benefit vs. \$14,000 annual benefit; etc.) and premiums to insure your dog or cat (you FHDA retirees with a pet horse, mule, or gerbil have to look elsewhere to insure Trigger). The plans are too complex to summarize here, and the premiums depend on the pet species (e.g., miniature chihuahua vs. wolf hound) and the coverage chosen. To see a .pdf brochure for highlights of the MetLife pet insurance policies with example premiums, go to www.jitkarichardson.metlife.com/files/53062/PE%20INSURANCE%20BROCHURE.pdf.

Pet insurance is a competitive business with many good policies in the market. Why not ask your veterinarian for a recommendation? More information on the MetLife pet insurance policies will be coming your way before the next open enrollment period.

❖ Affordable Care Act (ACA) Cadillac Excise Tax

This next item is simply an advisory intended to keep you informed. You don't have to *do* anything. It's technical, but some of you may be interested. The Affordable Care Act, a.k.a. "ObamaCare," has a provision that levies an excise tax starting in 2018 on plan administrators (in our case,

FODARA BENEFITS NEWS CONTINUED...

on the FHDA District) for offering health care plans with very high total values (premiums) which makes them “Cadillac Plans.” If in 2018 FHDA offers any health care plan with a CalPERS *annual premium* (as opposed to a retiree contribution) over \$10,200 for a single retiree, \$27,500 for a retiree plus one, or \$27,500 for a family, then FHDA will be levied a 40 percent excise tax on the excess over these premium limits.

For example, in 2015, the full CalPERS annual premium for a single FHDA retiree living in the Bay Area who is covered by Kaiser, but is not on Medicare, is \$8,568 (12 x \$714). In contrast, the required contribution—what the retiree pays the District for this coverage—is \$1,224 (12 x \$102). Now, if the CalPERS annual premium were to grow at an 11 percent compound rate for three years, in 2018 the premium would be \$11,718 ($\$8,568 \times 111\% \times 111\% \times 111\%$) thus exceed the \$10,200 limit by \$1,518 ($\$11,718 - \$10,200$). The FHDA District would then be charged \$607 (40% x \$1,518) for each retiree it offers this Cadillac plan.

The reality is that an 11 percent annual increase is probably too high. For projection purposes (see below), Lockton, the District’s health care consulting firm, and JLMBC use 7 percent as a recent average value. Further, CalPERS is aware of the looming Cadillac tax, and in all probability will limit its premium increases (perhaps by somehow contracting coverage) to stay under the ACA excise tax limits.

❖ 2016 Projections

JLMBC is assessing multiple scenarios with the help of Lockton analysts to plan for 2016. It works like this. The baseline are the actuals for 2015. The 2015 “expenses” are found using current enrollments and the current CalPERS premiums for each health

care plan, plus Delta Dental and VSP premium for each enrollee (there are other expenses, but these are the major ones).

The 2015 “income” is found by totaling all the employee/retiree contributions plus the \$976/month per employee/retiree the District pays for benefits by union contract. For 2015, the average premium cost was \$1,038 PEPM (Per Employee/retiree Per Month), average dental was \$137 PEPM, and average vision was \$17 PEPM.

With 1,790 employees/retirees, the approximate total 2015 expenses were \$25,600,000 ($1,790 \times 12 \times [\$1,038 + \$137 + \$17]$). The 2015 average employee/retiree contribution was \$203 PEPM, so the approximate 2015 “income” was \$25,300,000 ($1,790 \times 12 \times [\$203 + \$976]$). This leaves a shortfall of \$300,000 ($\$25,600,000 - \$25,300,000$), which comes out of Fund 61, the Benefits Stabilization fund with a current balance of about \$10.3 million.

Using this baseline, the voting District and/or union representatives propose changes to employee/retiree required contribution rates and/or District benefits payments under contract (currently \$976 PEPM). Next, using *projected* enrollment for 2016 and CalPERS premium rates (currently assumed to increase an average of 7 percent—CalPERS announces actual 2016 rates in mid-June), Lockton generates spreadsheets to show the impact on each employee/retiree group, the District, and Fund 61. It’s then up to the JLMBC voting members (that excludes FODARA since we’re advisory) to negotiate a compromise that everyone can accept.

Tom Strand, Faith Milonas

FODARA Benefits Representatives

StrandTom@fhda.edu

MilonasFaith@fhda.edu

POETRY CORNER: A POEM BY JACK HASLING

THE PERFECTLY EFFICIENT MIND

I wonder what will happen to our college classrooms next
 Back in the day I lectured and I didn't have to text.
 The students paid attention writing down what I had said;
 They knew they had to know it if they planned to get ahead.

I'd speak to them of philosophic concepts to discern;
 I'd talk to them of history and the dates they'd have to learn.
 I'd recite to them some poetry and literary fables
 And include a bit of logic and some mathematic tables.

My joy was knowing how our education system thrives;
 I even liked to think I was inspiring their lives.
 But then they started saying that I'd told them quite enough;
 "Why," they asked, "must any of us learn this boring stuff?"

"We have iPads now we carry with us everywhere we go;
 The Internet will tell us anything we want to know."
 So, now I see there's nothing any student has to master;
 They find their facts on line, and they can even do it faster.

The thought of this technology I absolutely dread—
 Everything is in their phone and nothing's in their head.

MOST RECENT FHDA RETIREES

From the posted District Board meeting minutes, these twenty-eight folks have been "approved" to retire during academic year 2014-15 (apologies if anyone was excluded). There may, of course, be others retiring later in June or in summer. We wish them all a happy and healthy post-employment life and invite them to join FODARA.

- + George Beers, International Ed/DL, FH
- + Mary Campbell, Bio Health/ES, DA
- + Maureen Chenoweth, Counseling, FH
- + Wayne Chenoweth, DSPS, DA
- + Nancy Cole, Student Services, DA
- + Patricia Comely, Bio Health/ES, DA
- + Alfred Dominguez, Counseling, DA
- + James Ebert, Operations, CS
- + Paul Figliomeni, Food Services, DA
- + Stephanie Franco, Counseling, FH

- + William Frankeburger, Student Services, FH
- + Hazel Joan Frieson, DSPS, DA
- + Suzanne Helfman, Language Arts, DA
- + David Jones, Operations, CS
- + Carol Lincoln, DSPS, DA
- + Linda Mahi, Business Services, CS
- + Kent Manske, Fine Arts, FH
- + Norman McLeod, Operations, CS
- + Joe Ngo, Student Services, DA
- + Olivia Patland, Counseling, DA
- + Julie Phillips, Bio/Health/ES, DA
- + Kathryn Plum, PSME, DA
- + Monica Voss, Envir Health/Safety, CS
- + Kerry West, Bio/Health, FH
- + Kim Wolterbeek, Language Arts, FH
- + Cheryl Woodward, Counselor, DA
- + Pauline Yeckley, Librarian, DA
- + Gary Zarecky, Physical Education, DA

GOLF TOURNAMENT PHOTOS APRIL 9, 2015

Thanks to everyone who joined us!



Mary Jo Lomax (you can tell it's her by the technique) about to kill the ball!



Obie Obenour telling folks about the trout he caught in Los Gatos Creek ...



Margaret Obenour, Betty Elder, and Cindy Castillo getting a tan.

FODARA SCHOLARSHIPS



We usually announce the winners of the FODARA Scholarship in the June issue of After-Words, but that announcement is delayed until the September issue. The

Financial Aid Offices purchased and installed new scholarship software for students and readers to use this year, so they were not able to keep their same award schedule. However, we do know seventy-three De Anza students and forty-nine Foothill students applied for scholarships. Thus, volunteers are currently very busy reading, rating, and selecting deserving students for the FODARA Scholarship along with the many other ones. Stay tuned!



FODARA ANNUAL JUNE PICNIC HAWAIIAN STYLE



When: Thursday, June 18, 2015, 3:00–5:00 p.m.

Where: Cuesta Park, Mountain View, CA
(between Grant and Miramonte on Cuesta)

Directions: Westbound on Hwy. 85:
 • Exit at Grant Rd., cross El Camino
 • Right on Cuesta (1/2 mile), left into first parking lot.
 Eastbound on Hwy. 85:
 • Exit at Fremont Rd.
 • Left on Fremont
 • Right on Grant (1 mile)
 • Left on Cuesta (1 mile), left into first parking lot.
 Group picnic area is upper end of parking lot near restrooms

RESERVATION FORM: Please mail by June 15 or earlier

Please reserve _____ total places for the picnic.

Name _____ Guest Name(s) _____

Address: _____

Phone: _____

Email _____

Please indicate dollar amounts below:

_____ Picnic per person (\$ 21)
 _____ 2015-16 FODARA voluntary membership dues (\$ 10)
 _____ FODARA Scholarship Fund

TOTAL AMOUNT ENCLOSED: \$ _____

Make check payable to "FODARA"
 Mail form to Mike Paccioretti, FODARA
 3075 Muir drum Place
 San Jose, CA 95148-2024
 408.274.4929

FODARA

Foothill-De Anza Retirees Association

Foothill-De Anza Community College District

12345 El Monte Road, Los Altos Hills, CA 94022