

# AFTER-WORDS

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



FODARA  
Foothill-De Anza  
Retirees Association

VOLUME XLIII, ISSUE 1

WWW.DEANZA.EDU/FODARA

SEPTEMBER 2021

## From the Board

We hope everyone is staying healthy during these challenging times. Again this year, due to the unfortunate rise in Covid-19 infections, we will not be able to have our usual fall get-togethers. We will definitely miss seeing all the smiling faces and having fun together while enjoying delicious meals and catching up with friends and former colleagues. As noted in the calendar on p. 2, the September *BYO Picnic* has been cancelled and we are replacing the October 28 *Pizza "Thing"* with a Zoom event, so save that date! Details will be sent out via the FODARA listserv. For the annual *Holiday Party*, we are discussing options, possibly a lunch at an off-campus location. Look for updates in the November *After-Words*. Wishing you all a healthy and happy fall.

—*Mike Pacionetti*

FODARA Board President



## From Chancellor Judy Miner

Dr. Miner regularly posts messages to faculty and staff on her website: <https://www.fhda.edu/chancellor/chancellor-messages.html>; below are excerpts from three posts regarding mandated vaccination requirements and related policies for those who come to the campuses.

### Update on Vaccinations and Exemptions – posted August 30, 2021

- All FHDA employees working on campus must be vaccinated by September 15; students will be notified of vaccination deadlines by the colleges;
- ETS is developing a program to cross-check on-campus enrollments with vaccination status;
- Employees requesting exemptions must fill out a form; medical exemption requests will be reviewed by the colleges' health service professionals, and

religious exemption requests will be reviewed by the Chancellor's Cabinet;

- Visitors, vendors, volunteers, and members of the public who come to campus are required to wear masks indoors regardless of vaccination status, and masks are recommended at large outdoor gatherings.

### Vaccination Update – posted August 24, 2021

- The District's mandatory vaccination policy requires all employees and students who come to campus be fully vaccinated;
- De Anza's PyraMED system has been expanded to use district-wide so that all employees and students who come to campus can upload their proof of COVID-19 vaccination.

### Remote Work – posted June 29, 2021

- The District anticipates a policy and procedures for remote work in place by December 2021. With the colleges beginning to reopen, there is likely an increased expectation for employees to return to campus as well. Wherever possible, managers are encouraged to continue to provide remote work options for employees with special circumstances or concerns at least through Fall Quarter.

## FODARA BOARD OF DIRECTORS 2021-2022

|                                         |                      |              |                               |
|-----------------------------------------|----------------------|--------------|-------------------------------|
| <b>President</b>                        | Mike Paccioretti     | 408.274.4929 | pacciorettimike@sbcglobal.net |
| <b>Vice President</b>                   | Bill Lewis           | 408.639.9919 | billlosgatos@gmail.com        |
| <b>Past President</b>                   | Tom Moore            | 650.969.3847 | tomandcary@comcast.net        |
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| <b>Treasurer</b>                        | Barbara Illowsky     | --           | illowskybarbara@fhda.edu      |
| <b>Webmaster/Listserv Administrator</b> | Cindy Castillo       | 408.702.7721 | cindycastillo@comcast.net     |
| <b>Member-At-Large</b>                  | Janice Carr          | 650.941.2567 | janicecarr@pacbell.net        |
| <b>Member-At-Large</b>                  | Linda Conroy         | 408.966.5703 | lsiqcon@aol.com               |
| <b>Member-At-Large</b>                  | Maureen Gates        | 408.736.7504 | gates-m@sbcglobal.net         |
| <b>Member-At-Large</b>                  | Claudette Penner     | 408.736.6481 | Claudette@penner.org          |
| <b>Member-At-Large</b>                  | La Donna Yumori-Kaku | 408.482.8879 | Yumorikakuladonna@fhda.edu    |
| <b>Newsletter Editor</b>                | Linda Lane           | --           | lanelinda@fhda.edu            |

## FODARA EVENT CALENDAR 2021-2022

|               |              |                                                                                  |                          |
|---------------|--------------|----------------------------------------------------------------------------------|--------------------------|
| <b>Sept</b>   | tbd          | "BYO" Lunch: Picnic at Cuesta Park, Mt. View— <b>cancelled</b>                   |                          |
| <b>Oct 28</b> | Thurs tbd    | Pizza "Thing"— <b>replaced with Zoom event: Save the Date!</b>                   |                          |
| <b>Nov 02</b> | Tues 1:00 pm | Board Meeting*                                                                   | Zoom / Webmaster's house |
| <b>Dec 17</b> | Fri tbd      | Holiday Party— <b>possibly on-campus or relocated off-campus: Save the Date!</b> |                          |
| <b>Jan 11</b> | Tues 1:00 pm | Board Meeting*                                                                   | Zoom / Webmaster's house |
| <b>Mar 01</b> | Tues 1:00 pm | Board Meeting*                                                                   | Zoom / location tbd      |
| <b>April</b>  | tbd          |                                                                                  |                          |
| <b>May 03</b> | Tues 1:00 pm | Board Meeting*                                                                   | Zoom / location tbd      |
| <b>June</b>   | tbd          | Summer Picnic                                                                    |                          |
| <b>Aug</b>    | tbd          | BBQ & Baseball                                                                   |                          |

*\* If you would like to participate in a Board Meeting, please email FODARA Secretary Tom Roza for meeting location or Zoom link/password.*

## FODARA COMMITTEES 2021-2022

|                                  |                                                                                                                                                                        |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>District Benefits</b>         | Tom Strand, <a href="mailto:strandtom@fhda.edu">strandtom@fhda.edu</a> , Faith Milonas, <a href="mailto:milonasfaith@fhda.edu">milonasfaith@fhda.edu</a>               |
| <b>After-Words Email</b>         | Cindy Castillo, <a href="mailto:cindycastillo@comcast.net">cindycastillo@comcast.net</a>                                                                               |
| <b>After-Words Paper Mailing</b> | Janice Carr, <a href="mailto:janicecarr@pacbell.net">janicecarr@pacbell.net</a>                                                                                        |
| <b>Scholarships</b>              | Mike Brandy, <a href="mailto:brandymike@gmail.com">brandymike@gmail.com</a>                                                                                            |
| <b>Zoom Social Events</b>        | Linda Conroy, <a href="mailto:lsiqcon@aol.com">lsiqcon@aol.com</a><br>La Donna Yumori-Kaku, <a href="mailto:Yumorikakuladonna@fhda.edu">Yumorikakuladonna@fhda.edu</a> |

## Recap: May Zoom Tech Q&A with ETS

We are happy to report FODARA's May 411 Tech Tips Q&A Zoom event on Smart Phones, Tablets, and Computers was very successful. It provided a forum for FODARA members to ask various questions related to their personal smart devices. During this presentation, three senior technicians from the District's Educational Technical Services (ETS)—Michael Almasi, Client Systems Specialist; Marty Kahn, Technology Resources Coordinator; and Shan Lu, Senior Client Systems Specialist—not only answered all the questions they were given in advance, but responded to other questions asked at the end of the presentation.



There was no doubt the 19 FODARA members who participated in this online event learned something new about how to use and make changes or upgrades to their personal electronic devices. For example, those having problems communicating on Zoom learned that a simple Wi-Fi extender helps expand an existing Wi-Fi network.

Lily Adams best summed up the many responses to this FODARA event: *"I really enjoyed today's meeting and learned a lot. It was nice to know there are others in the same boat. Thanks for coordinating this and giving us a chance to get help from tech experts. I look forward to more future meetings on this topic."*

FODARA would like to thank ETS Director Sharon Luciw, Supervisor John Vandercook, and the panel of experts—Michael Almasi, Shan Lu, and Marty Kahn—for sharing their knowledge and expertise with us. FODARA also gives a big thank-you and round of applause to our Zoom guru Tom Roza, FODARA Secretary, for doing such a great job setting up and registering participants for this ZOOM event as well as conducting the virtual Board and other meetings this year.



FODARA 411 Tech Q&A

The entire 411 Tech Q&A presentation is available to watch on youtube: [https://www.youtube.com/watch?v=TvP\\_Em1SVe4](https://www.youtube.com/watch?v=TvP_Em1SVe4).

After the event, ETS forwarded a list of helpful links on a wide range of technical topics, ranging from how to reset your FHDA password to AARP's tips for buying a new computer to HelpDesk/Guides for Dell, Apple, Microsoft, Dropbox, and Zoom. A copy is available to download on the FODARA website under Calender- Meeting and Events:

<https://www.deanza.edu/fodara/documents/411TechTips.pdf>

At the September 8 Board meeting, we discussed the survey results from our two Spring ZOOM events and plans for future ones. If you have suggestions for new Zoom events, please email us!

*—Linda Conroy, La Donna Yumori-Kaku*

FODARA Zoom Social Events Coordinators

[lsiqcon@aol.com](mailto:lsiqcon@aol.com) / [yumorikakuladonna@fhda.edu](mailto:yumorikakuladonna@fhda.edu)

Note from Linda Conroy: *I bought a WiFi extender from Amazon and can't believe the difference this simple apparatus has made by just plugging it into a wall on the other side of my house; it is a very effective tool and allows me not only to access WiFi in my house but also in my backyard!*

## HEALTH CARE BENEFITS COMMITTEE

Below is a summary of the Joint Labor Management Benefits Committee (JLMBC) meetings of June 17, 24, and July 1. The primary purpose of these meetings was to discuss the changes to CalPERS Health Benefit options in effect for Open Enrollment 2022.

### Plan Changes for 2022

- CalPERS has added three new medical plans available to eligible District retirees on Medicare: Blue Shield PPO Medicare Advantage, United Healthcare Edge Medicare, and Western Health Medicare Advantage. NOTE: For these plans, as other Medicare plans, the retiree and any dependents must be on Medicare.
- CalPERS has eliminated PERS Choice, one of its three current PPO plans. The other two PPO plans are restructured and renamed: PERS Select is now PERS Gold and PERS Care is now PERS Platinum. The rate for PERS Gold will increase by 23% and the rate for PERS Platinum (basically the same coverage as PERS Care) will decrease about 23% from PERS Care but increase about 13% from PERS Choice. **Important Note: FHDA rates are negotiated so will differ from rates on the CalPERS website.** Unless they participate in Open Enrollment, retirees currently enrolled in PERS Select will be automatically rolled over into PERS Gold and those currently enrolled in PERS Choice will be automatically rolled over into PERS Platinum.

### Plan Cost Sharing for 2022

Lockton presented fourteen options for sharing the cost increases among employee/retirees, the District, and a drawdown of the Rate Stabilization Fund (RSF). After much discussion and several caucuses, JLMBC agreed to increase the cost of all plans for 2022 for actives/retirees by 5% except for a 10% increase for those enrolling in PERS Platinum. The District will increase its contribution rate by 5% and 10% respectively. The District will also increase their contribution toward the per employee per month amount (PEPM) by 5%. The drawdown to the RSF will be somewhere between \$3.1M and \$3.4M.

### VEBA Fund and Bridge Program Changes

- Currently actives/retirees contribute toward the Post-97 VEBA Fund \$2 for single, \$4 for two, and \$6 for family of 3 or more. These contributions will increase to \$10 for each tier.
- Currently the Post-97 Bridge to Medicare Program pays \$400 per month for District sponsored Health Benefit Plans for retiree and \$800 per month for retiree plus spouse/domestic partner (\$451.98 and \$902.96 for Administrative Management Association retirees). The District has agreed to increase the amounts to \$500/\$1000 for all Post-97 Bridge to Medicare Program retirees. For Post-97 Bridge to Medicare Program retirees who choose to enroll in a non-sponsored Health Benefit Program the District has agreed, on a one-year basis, to pay \$200 for retiree and \$400 for retiree plus spouse or domestic partner.

### Medical Plan Study

All changes noted above will be reviewed as part of a Medical Plan Study that will take place next year. And, because the Unions questioned the history and use of RSF funds to pay for administrative fees, the District agreed to include this information as part of the Study. Also next year, the District has asked Lockton to review alternate health plans to CalPERS to see if the District can find a quality provider that is more cost effective.

*—Faith Milonas, Tom Strand*

FODARA Benefits Representative

[MilonasFaith@fhda.edu](mailto:MilonasFaith@fhda.edu) / [StrandTom@fhd.edu](mailto:StrandTom@fhd.edu)

## 2022 CalPERS OPEN ENROLLMENT

September 20-October 15, 2021

*Effective Dates for Changes: January 1-December 31, 2022.*

*Those who wish to change current benefits must participate in Open Enrollment (OE); those who wish to restart benefits after a gap in coverage, must apply as a **new** member.*

*Those who do not wish to make any changes to their current benefits do **not** need to participate in OE—their current benefits will automatically rollover.*

*NOTE: PERS has changed its PPO plans (more detail on p.6):*

- *PERS Select is renamed "Gold" (no other changes). Those currently enrolled in Select will be automatically rolled over into Gold unless they select another plan during OE.*
- *PERS Choice and PERS Care are combined and renamed "Platinum" (same design and preferred provider network as Care). Those currently enrolled in Choice or Care will be automatically rolled over into Platinum unless they select another plan during OE.*

*On September 20, or soon after, eligible retirees will receive an email from the District regarding instructions on how to enroll in or make changes to current FHDA benefits—if you don't find it, check your junk/spam mailbox, or, if your email address has changed, immediately notify [MyBenefits@fhda.edu](mailto:MyBenefits@fhda.edu). By September 20, or soon after, information on 2022 health plans will be posted on the District's Retiree webpage: <https://hr.fhda.edu/benefits/retirees.html>.*

*FHDA 2022 contribution rates for active employees/eligible retirees will increase by 5% for all plans except PERS Platinum, which will increase by 10% over the former PERS Choice (but be significantly less than the former PERS Care). For all plans, the monthly contribution rate for the Post-97 VEBA Trust Fund Account will rise to \$10.*

*The CalPERS website has information on all 2022 plans: <https://www.calpers.ca.gov/page/retirees/health-and-medicare/retiree-plans-and-rates>. **NOTE: FHDA contribution rates are negotiated so differ from the full premium rates on the CalPERS website or quoted by CalPERS phone representatives.***

*In lieu of Benefits Workshops held on the campuses, the District is planning to host virtual meetings via Zoom to educate employees/retirees on the changes to benefits; details with dates and login ID will be sent to eligible retirees via email from [MyBenefits@fhda.edu](mailto:MyBenefits@fhda.edu).*

## HEALTH CARE BENEFITS UPDATE – 5 ITEMS

### 1. 2022 CalPERS Health Plans Details

The two charts below list all 2022 health plans, monthly premium contribution rates, and cost increase from 2021; the numbers are based on the District's analysis of 2022 CalPERS costs and on the 2021 plan contribution rates currently posted on the FHDA Retiree webpage.

| <b>Active Employee / Non-Medicare Eligible Retiree</b> |                                                                |         |        |                                                                   |         |        |
|--------------------------------------------------------|----------------------------------------------------------------|---------|--------|-------------------------------------------------------------------|---------|--------|
| Basic Plans                                            | 2022 Contribution Rate<br><i>(Includes \$10 for VEBA Fund)</i> |         |        | Cost Increase from 2021<br><i>(Plan rate + VEBA Contribution)</i> |         |        |
|                                                        | single                                                         | 2-party | family | single                                                            | 2-party | family |
| Anthem HMO Select                                      | 93                                                             | 176     | 259    | +10                                                               | +10     | +10    |
| Anthem HMO Traditional                                 | 233                                                            | 455     | 678    | +17                                                               | +23     | +30    |
| Blue Shield Access+ HMO                                | 402                                                            | 793     | 1185   | +25                                                               | +39     | +54    |
| Blue Shield Trio HMO                                   | 121                                                            | 233     | 344    | (not available)                                                   |         |        |
| Health Net SmartCare HMO                               | 183                                                            | 357     | 530    | +14                                                               | +19     | +23    |
| Kaiser HMO                                             | 121                                                            | 233     | 344    | +11                                                               | +13     | +14    |
| PERS Gold <i>(former PERS Select)</i>                  | 101                                                            | 193     | 284    | +10                                                               | +11     | +11    |
| PERS Platinum <i>(compared to former PERS Choice)</i>  | 175                                                            | 340     | 505    | +21                                                               | +32     | +43    |
| United Healthcare Alliance HMO                         | 512                                                            | 1014    | 1516   | (not available)                                                   |         |        |
| Western Health Advantage HMO                           | 121                                                            | 233     | 344    | +11                                                               | +13     | +14    |

| <b>Eligible Retiree with Medicare</b>                         |                                                              |         |        |                                                                   |         |        |
|---------------------------------------------------------------|--------------------------------------------------------------|---------|--------|-------------------------------------------------------------------|---------|--------|
| Medicare Supplemental Plans<br>Medicare Advantage Plans       | 2022 Contribution Rate<br><i>Includes \$10 for VEBA Fund</i> |         |        | Cost Increase from 2021<br><i>(Plan rate + VEBA Contribution)</i> |         |        |
|                                                               | single                                                       | 2-party | family | single                                                            | 2-party | family |
| Anthem Medicare Preferred PPO                                 | 233                                                          | 455     | 678    | +19                                                               | +27     | +36    |
| Blue Shield PPO Medicare<br>Advantage <b>NEW</b>              | 233                                                          | 455     | 678    | /                                                                 |         |        |
| Kaiser Senior Advantage HMO                                   | 121                                                          | 233     | 344    | +11                                                               | +13     | +14    |
| PERS Gold <i>(former PERS Select)</i>                         | 101                                                          | 193     | 284    | +10                                                               | +11     | +11    |
| PERS Platinum <i>(compared to former PERS Choice)</i>         | 175                                                          | 340     | 505    | +21                                                               | +32     | +43    |
| United Healthcare Edge PPO<br>Medicare Advantage <b>NEW</b>   | 233                                                          | 455     | 678    | /                                                                 |         |        |
| United Healthcare Medicare<br>Advantage PPO                   | 93                                                           | 176     | 259    | +10                                                               | +10     | +10    |
| Western Health Advantage HMO<br>Medicare Advantage <b>NEW</b> | 121                                                          | 233     | 344    | /                                                                 |         |        |

### 2. Changes to PERS PPO plans

- The current Select plan is renamed "Gold" (no other changes—same 80/20 design/same preferred provider network). Those enrolled in Select, along with any dependent(s), will be automatically rolled over into Gold unless they make a health plan change during Open Enrollment 2022. Gold is available only to California residents.
- The current Choice and Care plans are combined and renamed "Platinum," which has the same 90/10 design and preferred provider network as Care. Those enrolled in Choice or Care, along with any dependent(s), will be automatically rolled over into Platinum unless they make a health plan change during Open Enrollment 2022.
- **For non-Medicare retirees:** differences between the Gold and Platinum Basic plans are monthly contribution rates (see first chart above); amounts of the deductible, co-pay and co-insurance; and Gold has a smaller preferred provider network than Platinum.

- **For retirees on Medicare:** differences between the Gold and Platinum Supplemental Plans are monthly contribution rates (see second chart on previous page) and Platinum has higher coverage of certain services and benefits as listed in the Evidence of Coverage booklets available on the CalPERS website. Unlike for non-Medicare retirees, networks for the Gold and Platinum Supplemental Plans are the same—all providers/services/hospitals that accept\* Medicare; a list is available at [www.medicare.gov](http://www.medicare.gov).

\* Providers fall into three categories: 1) those that accept Medicare and also accept Medicare's set rates for services/procedures; 2) those that accept Medicare but do not accept Medicare's set rates; this group can charge up to 115% over Medicare's set rates; and 3) those who do not accept Medicare ("opt-out"). Gold and Platinum Supplemental Plans cover costs only of providers that accept Medicare.

### 3. Other Benefits Updates

For 2022, there are no changes to provisions or costs of the Delta Dental, VSP Vision Care, or OptumRX Drug plans.

### 4. Benefits information/forms on the FHDA Retiree webpage ([https://hr.fhda.edu/benefits/\\_retirees.html](https://hr.fhda.edu/benefits/_retirees.html))

- Pre-97 Retirees: Annual Retiree Survey; How to Apply for Medicare Part B Reimbursement; Monthly Contribution Rates for Retirees; Process for CalPERS payments, Contributions, Reimbursements; Retiree Reimbursement Dates, and more.
- Post-97 Retirees: Bridge to Medicare Program Requirements; Enrollment Change Form (for Medical Plan or Enrollment Status); Medical Premium Reimbursement- for those eligible for Bridge/VEBA Programs; Retiree Reimbursement Dates; VEBA Trust Program Information, and more.
- Information for Prospective Retirees
- CalPERS Payments, Contributions, Reimbursements for Full Pay Retirees, Survivors, and COBRA enrollees.
- Change of Address Form and Enrollment Change Form
- Medicare Information

### 5. Contacts for Additional Information/Questions

- To verify/change email address: [MyBenefits@fhda.edu](mailto:MyBenefits@fhda.edu)
- To review plan coverage and other details: CalPERS website: <https://www.calpers.ca.gov/page/retirees/health-and-medicare/retiree-plans-and-rates>  
**NOTE: FHDA monthly contribution rates are negotiated so differ from the full premium rates that appear on the CalPERS website.**
- For Open Enrollment information and FHDA negotiated monthly contribution rates: Retiree webpage ([https://hr.fhda.edu/benefits/\\_retirees.html](https://hr.fhda.edu/benefits/_retirees.html))
- For other questions, email FODARA representatives below

—*Faith Milonas, Tom Strand*

FODARA Benefits Representatives  
[MilonasFaith@fhda.edu](mailto:MilonasFaith@fhda.edu) / [StrandTom@fhda.edu](mailto:StrandTom@fhda.edu)

#### \*\* Health Network Update \*\*

As of January 2021, **Sutter Health / PAMF** (Palo Alto Medical Foundation), one of the larger providers in California, is no longer accepting new Medicare patients—those with Medicare as their primary insurance—certain Medicare Advantage Plans (MAPS) may still be accepted. Existing Medicare patients and existing patients who transition to Medicare at age 65, or when otherwise eligible, are not affected by this policy change.

## CALPERS/CALSTRS—GOOD NEWS

According to the excerpts below from a July 28 article in the *Sacramento Bee*, by Wes Venteicher, California teacher's pension funds are reporting record gains on investments.

*The California State Teachers' Retirement System (CalSTRS) on Monday reported a 27.2% return on its investments for the fiscal year that ended in June, a record high driven by a booming stock market and private equity gains, according to a news release. The return drove the total value of CALSTRS' investment fund to \$308.6 billion, up from \$246 billion a year earlier. Chief Investment Officer Christopher Ailman said in the release, "These are record-breaking numbers - the highest returns we've seen since the late 1980s." The return nearly quadrupled the fund's target of 7% for the fiscal year ending June 30. The system, which administers retirement benefits for about 975,000 teachers, retirees and beneficiaries, is the second-largest state-run pension system in the U.S., after the California Public Employees' Retirement System (CalPERS), which also reported a big year, closing it out at \$469 billion with a 21.3% return. The record-high returns follow a volatile year during which stocks initially plummeted as a result of the Corona-19 virus before rebounding to new record highs as corporations thrived and the federal government took actions to stimulate the economy. CalSTRS' stock holdings grew 41.8% for the year, while its private equity investments returned 51.9%. CalSTRS hasn't recalculated the total value of its long-term obligations so hasn't updated its funded status; in June 2020, CalSTRS had about 67% of the assets it needed to cover all of its long-term obligations. CalPERS' stocks increased by 36.3% while its private equity investments gained 43.8%. CalPERS big year boosted its funded status to 82%, up from about 71% a year earlier, meaning the system has 82% of the assets it needs to cover all of its obligations.*

## CALPERS LTHC UPDATE—NOT SO GOOD NEWS

FODARA has received emails from concerned members enrolled in the CalPERS Long-Term Health Care (LTHC) insurance plan regarding significant rate increases and a class-action lawsuit. Below is a brief summary of the program and the lawsuit followed by the experience of one FODARA member.

### **BACKGROUND**

In 1995, the California Legislature enacted the Public Employees' Long-Term Care Act, which authorized and directed CalPERS to set up a program to offer long-term-care insurance to California state employees, retirees and family members. The State of California hoped citizens would buy long-term care insurance so as not to rely on Medi-Cal, the state program that provides long-term care services to the poor. By 2003, CalPERS's energetic marketing campaign led to more than 175,000 people enrolling in its long-term care program. However, when LTHC's financial "health" began to decline, rates began to increase. By 2013, premiums had risen almost 200% and the CalPERS program still faced severe financial difficulty. A redesign of the program starting in 2013 overhauled the long-term care pricing, benefits structure, and underwriting criteria. This resulted in premium increases of 85% in 2015-2016, bringing premiums to the current levels of about 500% of the initial premiums. According to CalPERS, the rate increases are due to the standard industry-wide causes of low interest rates and unexpected policyholder behavior even though other long-term care providers did not raise premium increases comparable to CalPERS; as examples, over the same time period the Federal Long Term Care Insurance Program rates increased by around 150%, and commercial policies, such as Mutual of Omaha and Transamerica, increased about 25%.

### **CLASS-ACTION LAWSUIT**

In 2013, policyholders who believed CalPERS mismanaged the LTHC program and raised premiums improperly filed a class-action lawsuit. In addition, some policyholders alleged CalPERS misled buyers by not revealing three facts about this program:

- 1) The CalPERS Long-Term Care Fund (LTCF) is entirely distinct from the CalPERS pension and health funds; therefore, by design and by statute, any shortfalls in LTCF must be met through improved investment returns, through modifications of the benefit, or through premium increases;
- 2) Because LTCF is self-funded, it is not regulated by the California State Department of Insurance, the agency charged with protecting citizens by overseeing insurance company behavior and approving or rejecting proposed insurance premium increases; thus the LTCF does not have to request that the Department of Insurance approve rate increases;

- 3) Also because the LTCF is self-funded and not-for-profit, the program does not qualify for assistance from the California Life and Health Insurance Guarantee Association or the California Insurance Guarantee Association, entities that help policyholders when their insurance carriers face dire financial conditions.

In July 2020, CalPERS agreed to a settlement under which they would pay up to \$2.7 billion to refund nearly 80,000 policyholders for excessive increases in premiums. If approved, the settlement would avoid a jury trial scheduled for March of 2021 (later postponed). In this agreement, policyholders could choose from two options: to receive a refund, possibly between \$35,000 and \$50,000, **IF** they agree to terminate their long-term care insurance plan, or to opt out of the Settlement and keep their plans.

In November 2020, CalPERS voted to raise rates by another 90% and stated premiums could be raised again in the future. In February of 2021, CalPERS began notifying long-term care insurance policyholders it would be implementing rate increases over the next two years beginning Fall 2021.

In August 2021, all eligible policyholders\* should have received a letter/email from CalPERS titled "Wedding vs CalPERS"; it outlines a new proposed settlement agreed to by CalPERS and the plaintiffs that, if approved by the Court, would offer three options to policyholders. As an example, the letter to those in **Category A** (*current policyholders not currently on claim or receiving benefits*) listed the following: 1) choose to receive a refund and terminate their policy; 2) opt out of the Settlement and continue to pay premiums, including future increases; or 3) transfer a portion of CalPERS premiums already paid to another LTC policy offered by a private insurance company; benefits would likely be for a limited time period and less than those of CalPERS. However, as stated in the "Wedding vs CalPERS" letter, for this third transfer option to be viable, a significant number of policyholders need to express interest by a certain deadline (for **Category A** the date noted is September 22, 2021), and a private LTC insurance company would have to agree/sign on to the plan. June 8, 2022, is the current date set for the Final Approval Hearing on this proposed Settlement.

*\* Not all CalPERS LTHC policyholders are members of the Settlement Class; it is restricted to only those who at the time the policy was purchased opted in for the "Inflation Protection Benefit"; the original policy should indicate if that option is or isn't included. To verify you are (or aren't) a member of the Settlement Class and for questions about the Wedding vs CalPERS Settlement proposal, call the Settlement Administrator at 1-866-217-8056 Monday-Friday 6:00 am to 6:00 pm Pacific Time. Additional information about the Settlement proposal is available at [www.CalPERSLTHCClassAction.com](http://www.CalPERSLTHCClassAction.com).*

A number of FODARA members are enrolled in CalPERS LTHC plan, including Faith Milonas, FODARA Benefits Representative. Below is her response to a FODARA member who contacted her about the CalPERS LTHC program:

Hi --,

*After I got your email I contacted my financial advisor and asked her opinion on whether to keep my LTC. She referred me to a LTC insurance agent who has worked in LTC for 30 years. We spoke for about 30 minutes. This is her opinion for me. This is **not** meant to be advice for you to follow because each of us is in a different situation.*

*She said she could not come close to matching the benefits I had for the amount I was paying. She ran the numbers and said even if my rates went up 85% a couple of times, I would still be better off with PERS. She said she does not believe that PERS will go bankrupt although a friend has read that this is a possibility. She said she thought the state would save it, and that, if it did go bankrupt, it has insurance that would reimburse members up to 50% of what they've put in. She said PERS was irresponsible when it first started the LTC program. It made risky investments, not the safe investments most LTC insurance companies made. Plus, they underfunded themselves.*

*I have decided to stay with PERS for now, but this may not be the right answer for everyone. I advise you to talk with a LTC insurance agent, one recommended by a financial advisor if possible. If you do this, I would be interested in knowing what you find out.*

*Good luck,  
Faith Milonas*



According to the online FHDA District Board minutes, four people retired at the end of Summer Session 2021; apologies if anyone was inadvertently included or excluded.

- Elizabeth Barkley, FH Fine Arts & Communications
- Mayra Cruz, DA Early Childhood Education
- Kulwant Singh, DA Physical Education & Athletics
- Suzanne Yamada, FH Counseling & Early Childhood Education

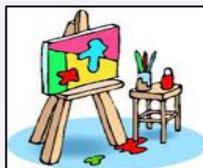
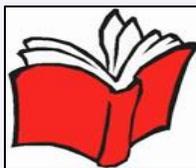
We wish all retirees a happy, healthy post-employment life! New and "old" retirees are invited to join and support FODARA by signing up for the listserv (email [cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)) and by volunteering to serve on the Board or committee—meetings currently held via Zoom (email [pacciorettimike@sbcglobal.net](mailto:pacciorettimike@sbcglobal.net)). Keep in touch by attending Zoom events/parties! For more information about FODARA and the many great services it provides to retirees, visit <http://www.deanza.edu/fodara/index.html>.



It's the start of the new academic year so a great time to renew your **FODARA 2021-22 membership!** Your \$10 per year voluntary dues go directly to student scholarships, and these days students definitely appreciate financial assistance. You can submit your dues (for one or multiple years) by sending a check, made out to FODARA, to Barbara Illowsky, 21363 Dexter Dr., Cupertino, Ca., 95014. Or you can donate to the FODARA scholarship fund online via the FHDA Foundation: <https://secure.donationpay.org/fhda/>; under Designate Your Gift, please type in "FODARA scholarship fund."

### FODARA INVITES YOU TO BE FEATURED IN AFTER-WORDS!

To submit an article on what you are doing these days or respond to the Where Are They Now Q&A format, email *After-Words* editor Linda Lane ([LaneLinda@fhda.edu](mailto:LaneLinda@fhda.edu)). Book reviews, artwork, photos, or details on current volunteer work/projects are also welcome!

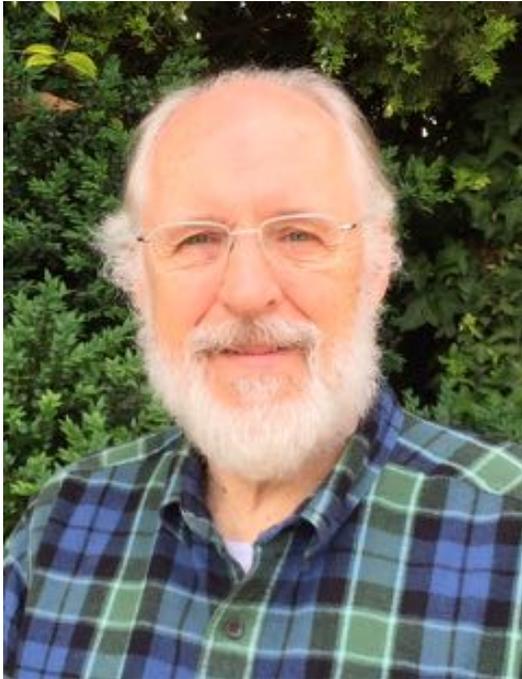


### FODARA WANTS TO KNOW!

To keep retirees connected during these virtual times, please share the "little" things in life that brighten your day, such as **favorite activities, places to visit, and restaurants** (take-out food, too!) wherever you live—any area, any state. Members always enjoy learning what friends and former colleagues are doing these days! Email recommendations to AW Editor Linda Lane ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)) to be featured in a future issue of *After-Words*.

## RETIREE UPDATE

**John Sawka**, Foothill retiree, responds to the *Where Are They Now* Q&A



**Q: *Your position(s) at FHDA, when you started, why/when you decided to retire***

A: I came to Foothill as a mathematics instructor in September 1988 after several years teaching at Santa Clara University. I retired in June 2015. My daughter had graduated from college and after teaching more than 7,000 students in almost 250 courses, lecturing more than 12,000 hours, and giving about 1000 tests and quizzes, I was just tired. Things had changed. The students had changed and the school had changed. Somehow in the minds of many people at Foothill mathematics had gone from being a respected part of a liberal arts education to being an “obstacle” for our students.

**Q: *What you enjoyed most about working at FHDA***

A: I really enjoyed how much interaction there was among the faculty in our little “six-pack” alcoves as we all had our doors open in nice weather.

**Q: *Where you live***

A: I have lived in Palo Alto since 1979. While it was reasonably close, I estimated that I drove about 85,000 miles commuting to and from Foothill. I bought a new car when I retired.

**Q: *Your first years in retirement—“smooth sailing” or an adjustment?***

A: I had heard that it could be tough to adjust to retirement so I set myself some simple goals. I wanted never to set the alarm clock, always have breakfast with two cups of coffee, read the paper in my pajamas every morning, and do both crosswords and Sudoku puzzles every day. It was a low bar, but I am happy to say I accomplished all those goals.

**Q: *How you describe your life now as a retiree--what you like most/least***

A: I enjoy having lots of uninterrupted time and having lots of things that I don't have to worry about any more. I haven't thought about budgets, enrollments, or SLOs for years! I was eager to return to the mathematics I loved in graduate school but found it harder than I expected to get started. You can forget a lot in 40 years. Until the damn pandemic, I was able to attend math colloquia at Stanford and San Jose State. When my nephew decided to get married in Paris, my wife, Barbara and I were able to easily fit a week in France into our not-so-busy schedule. But, I think what I have enjoyed most about retiring was that I did not have to try to teach effectively remotely.

**Q: *How you keep busy-- interests/activities/hobbies/projects you enjoy***

A: Things were going pretty good until the pandemic hit. We had lots of trips planned that sadly had to be cancelled. I grew a pandemic beard for a few months until even that got boring. I've been reading a lot of different things, including poetry, history, biography, adventure, and old classics. I

still try to get out and ride my bike almost every day and log 30 to 40 miles per week. I think what I enjoyed most was taking some woodworking classes at Palo Alto's adult school held at the high school in the evenings. I built a few nice projects, including the table and lamp shown in the picture below, until the program was shut down by the pandemic.

*John has provided a list of his favorite books on p.16.*



*In Memoriam*  
*Sandra Newman Gordon*  
*Violet Linnea Humphrey*  
*Philip K. Lau*  
*Linda Mankin*



Sandra died peacefully July 2021, following a long illness. She was 79. Born in Baltimore, MD, raised in Skokie, IL, she moved to California in 1969, having been recruited to teach respiratory therapy at Foothill College. She had spent her lifetime serving others: as a respiratory therapist, as a preschool educator, and as an advocate for the learning disabled. She was a lifelong member of the National Council of Jewish Women, active in efforts to end human trafficking and passionate about civil rights. She will be greatly missed by her family and friends, and by those with whom she served in various capacities making this a better world.



Violet (Pat) passed away peacefully at home surrounded by family in July 2021. She was 98. Pat was born in Minnesota and raised to see the good in every person. After graduating from Duluth Business University, she worked at the Federal Reserve Bank in Minneapolis. When visiting a friend in California, she fell in love with the west coast. With her finance background she was hired by the Kaiser Company in Oakland and was instrumental in helping set up the accounting departments for the Kaiser Steel Plant and the first Kaiser Hospital. Pat possessed a great love for dancing and often talked of dancing the night away to the big bands at the Sweet Ballroom and the Coconut Grove in Santa Cruz. During this time she served with the USO and at Letterman Hospital met retired Lt. Robert Humphrey, who was recovering from World War II injuries. They married in 1947. Bob returned to active duty and Pat began the adventurous life of an Army wife.

Pat made 26 moves in her life, including to Japan, Germany, Panama, and numerous military forts throughout the US. During the Korean War, Pat joined the Red Cross and served countless hours at the Naval Hospital in Yokosuka, Japan. Every new assignment was an adventure. Upon Bob's retirement, they settled in Cupertino where Pat continued to serve at the VA Hospital in Palo Alto as well as doing social work at Moffett Field. She ushered for 35 years at Flint Center and worked part-time at the Foothill College Bookstore. She retired at the age of 92. Pat loved adventure, art, bridge, hiking, live theater, music, nature, skiing, travel, and golf, which she played until the age of 96. She will be missed by many.



Philip died April 2021, tragically killed in an automobile accident in Arvada, Colorado. His unexpected death at the age of 82 has created a void in the life of his family. Phil was born in Honolulu, Hawaii, in 1938 and was the third of seven siblings. He attended St. Louis High school before joining the Navy and upon discharge moved to California to attend college. He graduated from San Francisco State and UC Berkeley and held a PhD from the University of Southern California. He spent 38 years as a full-time psychology professor at De Anza college. He retired in 2007 and relocated to Colorado. There he was still able to follow his beloved 49'ers, Warriors, and Giants. He spent his final years fishing, travelling, playing golf and enjoying life with his family.



Linda passed away peacefully in her sleep on June 12. She was 93. When she received her BA in music education from NYU in 1949, she was named "Outstanding Woman Graduate" from the education department. At NYU she met Herbert Mankin, who was studying dentistry. They married in late 1949. When Herb finished a stint in the army, they moved to the west coast, settling in Palo Alto, California. They were among the founding families of Congregation Beth Am in Los Altos Hills. Linda returned to school at Stanford University, earning her MA in music composition. She directed the Palo Alto Chamber Singers, a madrigal choir, continuing that role into the late 60's. She taught music at Foothill College for 25 years, also directing the Foothill Madrigal Choir. She lectured and wrote articles on music, focusing particularly on women composers and music education. She wrote original music, including scoring several Psalms. When Herb retired, she followed suit. She took up playing jazz, performing with several bands, and continued to lecture and write about music until he passed in 2007. In 2009, she moved to the Moldaw Family Residences in Palo Alto,

taking the reins of the Moldaw Singers for a decade, enriching the lives of residents there with biannual concerts, each on a unique theme. Even after retiring from directing the Moldaw Singers, Linda continued to play and lead singalongs and impromptu duet performances with her neighbor until the very end. She would encourage charitable contributions be made to needy public school music programs. Denny Berthiaume ([www.dennyberthiaume.com](http://www.dennyberthiaume.com)), featured regularly in *After-Words*, played music at Linda's memorial service.

*If you know of an FHDA retiree who passed away but is not listed on FODARA's In Memoriam webpage (<http://www.deanza.edu/fodara/memoriam.html>), please email Cindy Castillo ([cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)). Tributes submitted to Cindy by family, friends, or former colleagues will be published in *After-Words*, and, if available online, short tributes for others who passed will also be included.*

## RESOURCES FOR RETIREES

The FHDA Foundation now offers a *free* Estate Planning Guide at <https://fhdalegacy.org/?pageID=19>. If you do not already have a will or estate plan, now is a great time to create one or to update/review an existing document. The Guide information will assist you in successfully planning your estate and avoiding an unintended consequence, such as an accidental disinheritance. To download the Guide, simply fill out the form and click on the "download" button (see below); the foundation does NOT share your personal information—it is used only to respond to any comments/questions entered in the Comments section and to follow up with any additional questions. Also on this webpage are other useful links: GIFT OPTIONS, LEARN ABOUT WILLS (overview, bequests language, wills planner), CALCULATORS (illustrations of tax benefits). If you have already included, or plan to include, Foothill and/or De Anza in your estate planning, please email the Foundation ([foundation@fhda.edu](mailto:foundation@fhda.edu)) to be included in its Legacy Circle.

The screenshot shows the FHDA Foundation website with a navigation menu including 'FOOTHILL COLLEGE FOUNDATION', 'WHO WE ARE', 'WHAT WE DO', 'NEWS/STORIES', 'STORE', 'DONOR SERVICES', and 'CONTACT'. Below the navigation is a secondary menu with 'PLANNED GIVING HOME', 'GIFT OPTIONS', 'LEARN ABOUT WILLS', 'CALCULATORS', 'GIVING NEWS', and 'LEGACY CIRCLE'. The main heading is 'FREE ESTATE PLANNING GUIDE'. Below this are three tabs: 'FREE ESTATE PLANNING GUIDE', 'FREE NEWSLETTER', and 'CARES ACT'. The text reads: 'We are all [Shared Caring](#) - Free Estate Guide. Are you ready to plan your will or trust? We would like to give you a FREE Estate Planning Guide. This helpful information may enable you to successfully plan your estate and avoid an accidental disinheritance. You may also ask a question in the comments section. Then plan to use our Estate Planning Guide to record your family information and your estate distribution plans. Please enter your name and email address. Provide for and protect your family with this Estate Planning Guide.' The form is titled 'ENTER YOUR INFORMATION' and includes fields for 'First Name', 'Last Name', 'Email', and 'Comments'. Below the form is a checkbox for 'Electronic/PDF Estate Planning Guide' and a blue 'DOWNLOAD' button.

**Have a technology question?**

Call the National Senior Planet Hotline: 920.666.1959

Open from 9am – 5pm EDT, Monday – Friday

If you have a resource to recommend to FODARA members, please email details to *After-Words* Editor, Linda Lane ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)).



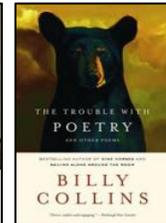
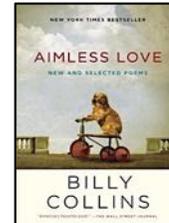
## Got Books?

Because most of us have plenty of extra time these days and reading is a pleasant and thoughtful pastime, please share your favorite books. Email title/author and a brief description of the book to Cindy Castillo ([cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)) or Linda Lane ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)). The details will be posted on the FODARA website under the "Good Books" link and the books will be featured in an upcoming issue of *After-Words*.

John Sawka, interviewed on p.11, has been reading a *lot*; below are a few of his recommendations.

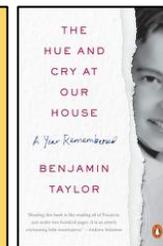
### Poetry

*Aimless Love* and *The Trouble with Poetry*, by Billy Collins. I really enjoyed these books. They contain lots of short, entertaining, "assessable" poems, very witty and fun!



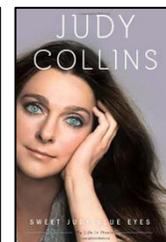
### Short Stories:

- *Uncommon Type*, by Tom Hanks (yes, that Tom Hanks), included a lot of fun stories.
- *The Hue and Cry at Our House*, by Benjamin Taylor, is a short book about things all us oldsters lived through in the sixties.
- *No Middle Name: The Complete Collected Jack Reacher Short Stories*, by Lee Child. These short stories are great fun! Jack Reacher is a real good-guy hero, better than James Bond. Lee Child's longer books are also great.



### About Music:

- *The Sun and the Moon and The Rolling Stones*, by Rich Cohen. I love the Rolling Stones and so of course I enjoyed this book.
- *Sweet Judy Blue Eyes: My Life in Music*, by Judy Collins. The book was very evocative of the sixties.



### Books by or about people I know:

- *Riding Rockets: The Outrageous Tales of a Space Shuttle Astronaut*, by Mike Mullane. My college roommate was an astronaut (really!), so it was interesting to read about some of what he did in this book.
- *Coming Clean*, by Betty Moffet. She taught at my daughter's college, Grinnell, in the middle of Iowa. So wholesome you'll swear the book smells like soap. They don't call it "the heartland" for nothing.

