

AFTER-WORDS

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

VOLUME XXX, ISSUE 4

March 2014

4th ANNUAL GOLF TOURNAMENT

FODARA Scholarship Golf Tournament

Thursday April 10th 10:00

Seascape Golf Club,
610 Clubhouse Drive, Aptos



Come and join us for a beautiful day of golf, complete with a BBQ at Charlie & Betty Elder's home after the golf match and prizes.

After covering expenses, all proceeds go to the FODARA Scholarship Fund. Even if you don't play golf, join us for the BBQ. Fill out the registration form on the last page and send it to Ed Burling before April 4. Use the form to register as many as you like. Family and friends are welcome to either event or both. Bring them along!

Last year 20 folks played in the third FODARA Scholarship Golf Tournament and stayed for the BBQ at Charlie's. Another dozen people who did not play golf, came just for the BBQ. Everyone helped the event with their donations. It was a great success, raising almost \$900 for scholarships! But, we want more of you this year!

The Elders' house is at: 433 Los Altos Drive, the second left off Clubhouse Drive, after leaving the club parking lot. If you are playing golf, drive right to the club house and park in the lot. If coming only for the BBQ, park on Los Altos Drive .

Directions: take Hwy 17 & take Exit 433B. Turn right onto Rio Del Mar. Take the 1st left onto Clubhouse Drive. Los Altos Drive will come off to your right. For the clubhouse, keep going.

Questions? Ed Burling at edburling@gmail.com.

VALENTINE LUNCHEON

I may be a romantic, but I couldn't let another year go by without a Valentine Luncheon. Our gathering of twenty-seven like-minded folks met a day early for Valentine's Day.

Jack Hasling entertained us reading from his two books of verse. My favorite: the one about Don Quixote from the Windmill's standpoint. Some of Jack's inspiration comes from his days as a disc jockey at KUKI Ukiah and KURA Sacramento and from stories he told his young daughter.

Part of the table decorations were mini heart-shaped boxes of chocolates awarded as door prizes to the "Who" people. Some winners: Who taught at De Anza the longest? Bob Hubbs. 40 years. Who has the most grandchildren? Dolores Chasuk. 19! Who came the farthest to the luncheon? Lois McCarty. 100 plus miles from Woodbridge. And who is the native son or daughter born the closest to our location? We had two born in San Jose, one in Palo Alto and one in San Francisco, but the winner was Art Penner, born in Sunnyvale. Oh, and Cindy Castillo was the, "Who is the newest retiree?"

We had a great time, good food and everyone wants to do it again next year.

Lescher Dowling

Lescher's Valentine Luncheon photos, pages 3 & 6

Board of Directors 2013-2014

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FODARA CALENDAR

Please take this opportunity to mark your calendar

April 10, Thursday, 10:00 AM Spring FODARA Golf Tournament, Seaside Golf Club, Aptos
 May 6, Tuesday, FODARA Board Meeting, 10:30 AM; Toyon Room, Foothill
 Jun 20, Friday, Spring Picnic, 3:30-5:00 PM, Cuesta Park in Mountain View
 Sep. 2, Tuesday, FODARA Board Meeting, 10:30 AM; Toyon Room, Foothill

FODARA COMMITTEES

District Benefits.....Tom Strand, Shelley Schreiber
 Scholarships.....**Need one person**
 Social.....**Needs two people**
 Keeping track of folks.....Maureen Gates, gates-m@sbcglobal.net

PLEASE SERIOUSLY CONSIDER HELPING US WITH THE SCHOLARSHIP AND SOCIAL COMMITTEE NEEDS SHOWN ABOVE. TAKING ON ONE JOB IS EASY AND LIGHTENS THE LOAD FOR OTHERS. THANKS VERY MUCH

VALENTINE LUNCHEON PHOTOS



Lescher & Dorothy Dowling



Marge Sutton & Jack Hasling



Dottie Nielson, Art Penner, Bob Hubbs, Claudette Penner



Lois McCarty & Don Greene



Dave & Stringer



Dear Les,

Thank you for organizing such a fun event. Don and I enjoyed meeting with you, talking with Jack and meeting some very fun people from De Anza.

The Blue Pheasant is an excellent choice with easy access and convenient parking.

I will definitely set aside the June picnic event; Don shall be with me.

It was a pleasure seeing you after all of these years. I'll try to spread the word to Foothill people, encouraging them to participate in the FODARA activities.

Our best regards,
Lois McCarty and Don Greene

IN MEMORIAM

Ralph Steinke

John Milton

YOUR BENEFITS

Here are some benefits news items either for all FHDA retirees, or the indicated FHDA retiree subgroup.

For all FHDA retirees: The outlook is good for continued District-sponsored health care for at least the next few years. In 2011, the Joint Labor-Management Benefits Council considered grim scenarios in which the \$10.3M (end of fiscal year 2011) Benefits Equalization Fund 61 balance might drop to zero over a span of two or three years, with catastrophic consequences. Now, some three years later, after contracting with CalPERS to provide medical insurance to active employees and qualified retirees, the bleeding has been significantly staunched and the projected Fund 61 balance at the end of fiscal year 2014 is \$10.0M. If the California economy continues to improve and no fiscal calamities befall us, the top priorities for FHDA union members are expected to be salary hikes and health care assistance for retirees with hire dates after July 1, 1997 (they are currently entitled to “Bridge Program” funding until becoming qualified for Medicare at age 65, at which time District assistance stops).

For FHDA Medicare retirees: The District reimburses retirees for the Medicare Part B (Medical) premiums they pay (currently \$104.90 per month for those who pay the basic rate; more for high-income earners). But the District needs proof that the Part B premiums were, or will be, paid by retirees before sending reimbursements to their respective Electronic Fund Transfer accounts. According to Benefits Manager Christine Vo, over 90 percent of re-

sponding retirees use as proof the letters sent out by Social Security each year in November to mid-December that typically begin, “Your Social Security Benefits will increase by x percent in 2014 ...”. For the recent 2014 survey, these official letters have all the data the District requires: The retiree’s name, social security number, and the amount to be deducted in 2014 for medical insurance.

Unfortunately, Vo reports, the Social Security Administration will go paperless sometime in 2015, so these official letters will stop in the near future (exact dates are unknown). When this happens, the only foreseeable way for most* FHDA Medicare retirees to get the requisite proof is by visiting a Social Security office and asking for it. If an FHDA Medicare retiree is incapable of visiting a Social Security office due to disability or hospitalization, a person with Power of Attorney will have to act on their behalf. For FHDA Medicare-eligible retirees traveling outside the United States during the January-March audit period, U.S. embassies and consulates can liaison with Social Security Administration. Vo recommends visiting Social Security offices after 2 p.m. to minimize wait times. Many SSA offices have limited hours, so call or check online before you go. (I have searched online at the official Social Security website and have been unable to find the required proof for myself, so I’m not hopeful that it will be available in the future.)

* A small group of FHDA Medicare retirees can use a printout from their “mySTRS” accounts as documented proof. These are (a) retired faculty who (b) are enrolled in Medicare, (c) are not receiving Social Security retirement

YOUR BENEFITS, (continued from page 4)

warrants (checks), and (d) who have submitted a Medicare Payment Authorization form (available online) to CalSTRS to have their Medicare Part B premiums deducted from their CalSTRS retirement warrants.

For everyone approaching age 65: Benefits Manager Christine Vo strongly recommends that everyone apply for Medicare (even if ineligible) in the 90 day window before their 65th birthday for the following reasons:

- There is no downside other than effort;
- You may become eligible for Medicare later by work history, marriage or disability;
- If you do become eligible after your 65th birthday and you didn't apply when 65, your Medicare Part B Basic premiums (currently \$104.90 per month) will be penalized 10 percent per year that you're "late", for life, and
- If you do become eligible after your 65th birthday, you didn't apply when 65 and you have to pay additional Medicare Part B premiums because you're a high-income earner, then those premiums will be penalized 30 percent per year that you're "late", for life.

Be sure to keep the Medicare determination letter in a safe place. If you do apply for Medicare after turning 65, Social Security is going to demand to see that letter proving that you're not applying "late."

For FHDA employees who retired on or after May 17, 2012: CalPERS under-billed almost all retirees in this group, and are now sending out additional bills to recoup their losses.

Almost all additional billing totals under \$300 per retiree (no additional interest is being charged). Why? Here's the story:

As background, the District has to pay a *Mandated Monthly Employer Share of Cost* (MMESC) to CalPERS for each employee who retired before May 17, 2012, the date of the vesting agreement reached shortly before the District contracted with CalPERS to provide health care insurance to its employees and retirees (the after story appears below). The MMESC started out at \$1.00/month in 2012, and it rises at about 5 percent per year to a maximum value (currently \$119.00 per month) over 20 years. In 2014 the MMESC is \$11.90/month.

Recall that paying your required contribution (an amount negotiated between the District and unions) is a two-step process. First, CalPERS deducts the full plan premium (e.g., \$307.23 per month for PERS Select Medicare, single employee, Bay Area) minus the 2014 MMESC, or $\$307.23 - \$11.90 = \$295.33$, from the retiree's STRS or PERS warrant. Second, the District reimburses the retiree by direct deposit into their Electronic Fund Transfer (EFT) account for the difference between the amount CalPERS deducted from the warrant (\$295.33) and the negotiated required contribution (\$77.00 for PERS Select) for a total direct deposit of $\$295.33 - \$77.00 = \$218.33$, into the retiree's EFT account. This means that, net, the retiree pays \$77.00 per month for health care insurance, and CalPERS gets \$295.33 from the retiree plus the \$11.90 MMESC from the District for a total of $\$295.33 + \$11.90 = \$307.23$, their full premium for the plan.

YOUR BENEFITS (cont'd. from page 5)

Now for employees who retired *after* May 17, 2012: the District contractually pays *no* MMESC to CalPERS (the reasons for this are a bit complicated, but essentially it means that the District won't have to pay an MMESC for employees who retire from FHDA but don't qualify for District-sponsored health care — usually by not working in the District long enough). In the present case, CalPERS erroneously made deductions from retiree warrants assuming the District would reimburse them for the MMESC, even though the District repeatedly informed CalPERS that no MMESC was contractually due. To use the same example, CalPERS erroneously deducted \$295.33 from the warrant when they should have deducted the full \$307.23. The District transferred \$307.23 – \$77.00 = \$230.23 into the retiree's EFT account, but this means that, net, the retiree paid \$77.00 – \$11.90 = \$65.10 per month for health care insurance, \$11.90 less than the negotiated amount. So, CalPERS is billing employees who retired on or after May 17, 2012 to recoup their losses; \$1.00 for each month of retirement in 2012, \$5.75 for each month of retirement in 2013 and \$11.90 for each month of retirement in 2014. Returning again to the example, after all of the losses are recouped, CalPERS will begin deducting the full \$307.23 from the retiree's warrants, the District will reimburse with a direct deposit of \$230.23 into the retiree's EFT account, and the retiree will pay \$77.00 per month for health care insurance, the negotiated amount. End of story.

Tom Strand

MORE VALENTINE LUNCHEON PIX



Cindy Castillo, Bill Lewis, Shirley Chappell



Nancy Clark & Janice Carr



Betty & Charlie Elder, Bob Hubbs

4th ANNUAL FODARA SCHOLARSHIP GOLF TOURNAMENT

WHERE: Seascape Golf Club
610 Clubhouse Dr.
Aptos, CA 95003

WHEN: Thursday, April 10th, 2014
First Tee Time: 10:30 (consecutive tee times)
Please show up by 10 AM

COST: \$75
Includes: Golf, Cart, Prizes,
Post-Golf BBQ, and A donation
to the Scholarship Fund

BBQ: "Elder Estate" 433 Los Altos Drive
(about 3:00 pm; park on Los Altos Dr.)

GOLF FORMAT: Four-Person Scramble

AWARDS: 1st & 2nd Place, Longest Drive,
Closest to the Pin

NON-GOLFERS INVITED

You are welcome to the BBQ and to enjoy the activities

COST (BBQ only): \$35 (includes a donation to the Scholarship Fund)

RESERVATION FORM (Please return by April 4, 2014)

Name _____

Register as a team or as a single player

Address _____

List Your Team Below

Phone _____

E-Mail _____

Checks payable to: FODARA. Golf

SEND TO: Ed Burling, FODARA

\$75 Golf & BBQ (per person)

\$35 Dinner Only (per person)

**Fold, hiding print on reverse side, add Ed's name
and address, staple or tape and mail.**

FODARA

Foothill-De Anza Retirees Association

Foothill-De Anza Community College District

12345 El Monte Road, Los Altos Hills, CA 94022

STAMP