

AFTER-WORDS

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

VOLUME XXXII, ISSUE 4

WWW.DEANZA.EDU/FODARA

MARCH 2016

APRIL EVENT UPDATE

For the last four years, FODARA hosted a Golf Tournament in April to raise money for student scholarships and for retirees to enjoy a friendly competition.

The FODARA Board wants to acknowledge the many volunteers who made this event possible: **Charlie and Betty Elder for hosting, Dave and Margaret Obenour for hosting, Bob Mazzuca and Debi Schafer-Braun for coordinating foursomes, and Jimmy Custodio for being Master of Ceremonies.**

A million thanks to everyone for the golf course arrangements, food preparation, and prizes assembled to make the tournament a great success these past many years. And, thanks on behalf of all the students who benefitted from your generosity!

Last year was the final year for the tournament at the Seascape Golf Course in Aptos. At the March Board meeting, possible replacements were discussed, and we're hoping FODARA retirees will contribute their ideas for an April social event. How about a bike ride or a hike? Or perhaps a less "aerobic" activity, such as a meandering walk, movie night, museum tour, or wine tasting? Or continue with a golf tournament but at a different location?

Please cast your "vote" for any of the above plans and/or suggest your own ideas for a yearly April get-together by emailing Cindy Castillo at cindycastillo@comcast.net.

VALENTINE LUNCH

Thirty-six people signed up for the Valentine Luncheon at the Blue Pheasant to hear Bob Hubbs' second presentation on "The Mysteries of What Lies Under Alcatraz Prison" (see photos p. 5). Bob detailed the history of Alcatraz as a military fort during the Civil War period and augmented his talk with an overhead projector to show early photos of the fort. There were a few no-shows, but that didn't dampen the enthusiasm of the audience to Bob's presentation.

Being a leap year, the door prize winners answered questions such as who graduated from high school on a leap year, who was married on a leap year, or who was born on February 29. No takers on the last, but one person was born Feb. 28th on a non-leap year! There was also a lot of dividing by four to find leap years and claim a bottle of wine or Valentine candy heart.

Lescher Dowling

SAVE THE DATE: FODARA JUNE PICNIC



Thursday, June 16
3:00–5:30 pm
Cuesta Park, Mt View

Dust off your cowboy boots and 10-gallon hat: this year's picnic will have a Country Western theme and menu. More detail and the reservation form will be in the May *AfterWords*.

BOARD OF DIRECTORS 2015-16

President	Mike Paccioretti	408.274.4929	pacciorettimike@sbcglobal.net
Past President	Tom Moore	650.969.3847	tomandcary@comcast.net
Secretary	Thomas Roza	408.375.9515	rozathomas@fhda.edu
Treasurer	Ed Burling		edburling@gmail.com
Vice President	Bill Lewis	408.639.9919	billlosgatos@sbcglobal.net
Member At Large	Janice Carr	650.941.2567	janicecarr@pacbell.net
Member At Large/ Webmaster	Cindy Castillo	408.702.7721	cindycastillo@comcast.net
Member At Large	Claudette Penner	408.736.6481	claudette@penner.org
Member At Large	Bob Hubbs	408.738.2489	jrsbbuh@comcast.net
Newsletter	Linda Lane		lanelinda@fhda.edu

FODARA 2015-16 CALENDAR OF EVENTS

Sept 1	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
Oct 29	Thurs	Pizza Thing	3:00 pm	Tony & Alba's	Open to all
Nov 3	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
Dec 11	Fri	Holiday Party	11:30 am	De Anza Campus Conference Rooms A & B	Open to all
Jan 12	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
Feb 11	Thurs	Valentine Lunch	11:30 am	Blue Pheasant Restaurant	Open to all
Mar 1	Tues	Board Meeting	1:30 pm	1365 Wright Ave, Sunnyvale	Open to all
Apr		TBA			Open to all
May 3	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
Jun 16	Thurs	Picnic	3:00-5:00 pm	Cuesta Park, MV	Open to all
Aug 20 <i>tentative</i>	Sat	SJ Giants Game & BBQ	TBA	San Jose Stadium, SJ	Open to all

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

THE LATEST FODARA BENEFITS NEWS: 4 ITEMS

Below are the top benefits news items for FHDA retirees since the January issue of *After-Words*.

❖ **Proof of Payment Deadline is March 15**

All FHDA pre-'97 retirees should have received a mid-February District mailing comprised of a *2016 Annual Retiree Survey Form* and *How to Apply for Medicare Part B Premium Reimbursement* directions. Return your proof of Medicare Part B payments by March 15 in order to be reimbursed in April. Proof received between March 15 and March 31 will delay reimbursements until July (reimbursements stop if no proof by March 31). You can return the required documents via "snail" mail, FAX, or as a .pdf email attachment.

2016 Medicare Part B premiums will increase for some Medicare FHDA retirees, but all pre-'97 retirees returning proof of payment will be fully reimbursed. Standard Medicare Part B premiums will stay at \$104.90/month for most people who receive Social Security retirement benefits. Others will pay \$121.80/month if they enroll in Part B for the first time in 2016 or do not get Social Security retirement benefits. Still others will pay more than either of these two standard premium amounts if their adjusted gross income, as reported on their 2014 IRS tax return, exceeds certain thresholds.

❖ **Post-'97 VEBA Trust is Up and Running**

A Voluntary Employees' Beneficiary Association (VEBA) trust has been set up by the unions-District for the benefit of Post-'97 FHDA retirees. The purpose of the trust is to help defray healthcare costs for eligible (15 years of service) post-'97 FHDA retirees after enrolling in Medicare. Initial trust funding is approximately \$1.2M, and the current trust income stream is about \$75K/year from the \$2/\$4/\$6 monthly

contributions from FHDA actives and retirees. The unions and District are currently in negotiations over future trust funding.

An actuarial study done for the FHDA Board by Rael & Letson indicates with current staffing and trust funding levels, a 1 percent return on investments from the VEBA trust could supply \$100/month to those eligible for 20 years, or \$300/month for 11 years. The corresponding numbers for 3 (or 5) percent return on investment are \$100/month for 22 (or 25) years, and \$300/month for 12 (or 13) years.

❖ **New Tax Forms on the Way**

The bad news: FHDA retirees will receive either one or two new tax forms this year. The good news: You can completely ignore them this year—simply keep them with your tax records.

The details: The Affordable Care Act (ACA) requires taxpayers to have health insurance or pay a fine (the individual mandate). When filed, Tax Form 1095-B from CalPERS shows that the taxpayer complies with the mandate. The ACA also requires larger employers, like the FHDA District, to offer at least Minimum Essential Coverage to 95 percent of full-time employees and children or pay a "nuclear penalty" (the employer mandate). The District will send Form 1095-C to all active employees; filing this form will show that the filers' employer complies with the employer mandate.

All retirees will receive a 1095-B from CalPERS by March 31, and all retirees who worked full-time for the District for any part of 2015 will receive a 1095-C. Since the 1095-B/C forms were rolled out late, and also because the IRS tax forms for individuals (e.g., 1040) do not provide spaces to enter 1095-B/C data, no action is required by taxpayers this year (whew!).

BENEFITS CONTINUED...

❖ CalPERS Dependent Eligibility Audit Results

CalPERS suspected that many of the more than 700,000 dependents on its health care rolls were ineligible for coverage, and boy, were they right. At the conclusion of an auditing process, including us FHDA retirees, that spanned March 2013 to March 2015, CalPERS stopped coverage for more than 18,000 ineligible dependents, about 2.5 percent, with a net savings and cost avoidance of around \$122M. Here's hoping that \$122M slows down premium increases.

Tom Strand, Faith Milonas
 FODARA Benefits Representatives
StrandTom@fhda.edu
MilonasFaith@fhda.edu

RETIREE GOLD CARD

Retirees can get a new or replacement Gold Card at the Photo ID office at either campus. A Gold Card offers many benefits:

- Free admission to all home sports events at Foothill and De Anza
- Free or reduced admission to selected cultural events at both colleges
- Use of the college libraries
- Free parking permit for both campuses (through District Police)
- FODARA online newsletter and other communications from the District
- Self-service access to the District Portal to update contact information
- Access to an fhda.edu email address which may qualify for educational discounts
- Discount purchases at See's Candy and Hobe's Restaurant in participating locations.

NEW FHDA RETIREES



The online District Board meeting minutes indicate five folks will retire before, during, or soon after Winter Quarter 2016 (apologies if anyone was inadvertently excluded or mistakenly included). We wish all retirees a happy and

healthy post-employment life and invite them to join FODARA: sign up for the email listserv (send your current email address to cindycastillo@comcast.net), volunteer to serve on a FODARA committee, or attend a FODARA special event (see p. 2).

- ✚ *Karl Von Ahnen, DA President's Office*
- ✚ *Kathleen Austin, FA Bio/Health Sciences*
- ✚ *James Clow, CS ETS*
- ✚ *Virginia Marquez, DA EOPS*
- ✚ *Irene Strachman, DA DSPS*

FOOTHILL COLLEGE LIBRARY

GRAND OPENING

Thursday, March 17
 1:30–3:30 p.m.

Guided tours, student art exhibit,
 refreshments, and live entertainment

No RSVP needed

foothill.edu/events



IN MEMORIAM



Barbara Cavaco

Dorothy Coyle

Jim Keller

FEBRUARY VALENTINE LUNCHEON PHOTOS

Thanks to everyone who joined us! And many thanks to Lescher Dowling for coordinating the event and being the photographer.



Mike Paccioretti & Cindy Castillo



Dorothy Dowling & Bob Hubbs



Ruth Savage & Bob Hubbs



Marlene Larson & Sue Barrera

If you have pictures or photos you'd like to share from recent FODARA events, or noteworthy news of your colleagues, please email, along with a caption, to Webmaster Cindy Castillo (cindycastillo@comcast.net).

FODARA

Foothill-De Anza Retirees Association

Foothill-De Anza Community College District

12345 El Monte Road, Los Altos Hills, CA 94022