

AFTER-WORDS

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



VOLUME XLIX, ISSUE 4

WWW.DEANZA.EDU/FODARA

MARCH 2023

Valentine's Day Party Recap



On Thursday February 16, FODARA held a new mid-winter Valentine's Day Party that took place at FODARA Treasurer Barbara Illowsky's home. Prior to the event, Barbara and her volunteer crew did a great job decorating her new backyard party room and creating an enjoyable atmosphere. We were excited to have 31 FODARA members and friends attend this event where everyone was engaged in conversation while savoring delicious cheese, crackers, and assorted chocolates paired with a variety of wines and non-alcoholic beverages (see photos p. 3). The variety of chocolates included Godiva, Sees Candy, Hawaiian Macadamia Nuts, and fresh strawberries dipped in chocolate. FODARA member Diane Hawley said she enjoyed seeing people she hadn't seen in a

long time, saw smiles on people's faces, and noticed several retirees who were attending their first FODARA event, including Chuck Dougherty, David Howard-Pitney, and Diane Mathios. The FODARA board would like to take this opportunity to thank Barbara for opening her home to us for this event, Diane Hawley for making the delicious hand-dipped chocolate strawberries, and everyone who donated wine or chocolates. This event was so fun and successful it's quite possible it will become a permanent addition to the FODARA calendar. Please come on your own, or bring a family member or friend, to any of our FODARA events!

—Linda Comroy

FODARA Member-At-Large

Upcoming Social Events



June 15 3-5pm: Annual Summer Picnic. At Cuesta Park in Mountain View, you can sample a themed buffet of tasty treats while catching up and reconnecting with former colleagues and friends. Details and a reservation form will be in the May issue of *After-Words*.



July/August TBA (tentative): Spring BBQ & Baseball Game. Enjoy a pre-game BBQ lunch then watch the San Jose Giants "play ball"! If this event is a go, more details will be in the May issue of *After-Words*.

FODARA BOARD OF DIRECTORS 2023

| | | | |
|---|----------------------|--------------|-------------------------------|
| President | Mike Paccioretti | 408.274.4929 | pacciorettimike@sbcglobal.net |
| Vice President | Bill Lewis | 408.639.9919 | billlosgatos@gmail.com |
| Past President | Tom Moore | 650.969.3847 | tomandcary@comcast.net |
| Secretary | Thomas Roza | 408.375.9515 | thomas_roza@yahoo.com |
| Treasurer | Barbara Illowsky | -- | illowskybarbara@fhda.edu |
| Webmaster/Listserv Administrator | Cindy Castillo | 408.702.7721 | cindycastillo@comcast.net |
| Member-At-Large | Janice Carr | 650.941.2567 | janicecarr@pacbell.net |
| Member-At-Large | Linda Conroy | 408.966.5703 | lsiqcon@aol.com |
| Member-At-Large | Maureen Gates | 408.736.7504 | gates-m@sbcglobal.net |
| Member-At-Large | Claudette Penner | 408.736.6481 | Claudette@penner.org |
| Member-At-Large | La Donna Yumori-Kaku | 408.482.8879 | Yumorikakuladonna@fhda.edu |
| Newsletter Editor | Linda Lane | -- | lanelinda@fhda.edu |

FODARA COMMITTEES 2023

| | |
|----------------------------------|--|
| District Benefits | open – two representatives needed ASAP! |
| After-Words Email | Cindy Castillo, cindycastillo@comcast.net |
| After-Words Paper Mailing | Janice Carr, janicecarr@pacbell.net , Linda Conroy, lsiqcon@aol.com |
| Scholarships | Mike Brandy, brandymike@gmail.com |
| Social Events | Linda Conroy, lsiqcon@aol.com La Donna Yumori-Kaku, Yumorikakuladonna@fhda.edu |

FODARA EVENT CALENDAR 2023

| | | | |
|----------------------|--------------|---------------------------------|--------------------------|
| March 15 | Wed 11:30am | St. Patrick's Day Lunch | De Anza Campus Center |
| April/May TBA | TBA | <i>tentative</i> BBQ & Baseball | |
| May 2 | Tues 1:00pm | Board Meeting | Member-At-Large's House* |
| June 15 | Thurs 3:00pm | Summer Picnic | Cuesta Park, Mt. View |

* Please email FODARA Secretary Tom Roza for Board meeting and event locations.



Two FODARA representatives are needed on the Joint Labor Management Benefits Committee (JLMBC) to represent retirees and ensure they are informed and up-to-date on health benefits, plan costs, changes to existing or new plans, deadlines related to benefits, and other essential information. Reps attend and take notes at the meetings and write brief recaps of the agenda for the FODARA board and more in-depth summaries of the meetings prior to each issue of *After-Words* (examples are on the FODARA website under "After-Words Newsletter" link). If requested, Faith Milonas and Tom Strand, the current JLMBC reps, will provide guidance and answer questions. Currently, JLMBC meetings are Thursdays at 10:00am via Zoom, typically 1-2 meetings in Fall Quarter, 2-3 meetings in Winter Quarter, 4-5 meetings in Spring Quarter. One FODARA member is considering volunteering but only as part of a two-person team. If interested in being a JLMBC rep, **ASAP** please email Mike Paccioretti, FODARA Board President (pacciorettimike@sbcglobal.net).

Valentine's Day Party Photos (more on the FODARA website: www.deanza.edu/fodara/pictures)



FHDA BENEFITS- DELTA DENTAL UPDATE

Because a number of employees and retirees have reported to the District that their dentists have dropped out of Delta Dental (DD) due to reimbursement rates and processing of claims, the Joint Labor Management Benefits Committee (JLMBC) has asked Lockton to determine how widespread the problem is and if other dental plans might be available for 2024. Research is likely to take several months, but, if a new or supplemental plan is approved, it will be announced prior to September's Open Enrollment. *NOTE: retirees eligible for District benefits are automatically enrolled in DD and Vision Service Plan (VSP) as the cost of this two-plan package is included in the cost of the CalPERS health plan they select.*

For 2023, retirees whose dentist is no longer a DD participant have several options: switch to a DD dentist, stay with non-DD dentist but be amenable to paying out-of-pocket (OOP) and/or out-of-network (OON) costs, buy a secondary/supplemental dental plan to cover OOP/OON costs. Following is a brief summary of the District's DD plan that attempts to highlight potential OOP/OON costs.

- **Contracted Rates/Program Allowances and Usual, Customary, Reasonable Fee:**
The District's DD plan includes two tiers of dentists—DD PPO dentist and Non-DD PPO dentist. Though benefits/services are covered at the same percent, DD reimbursement is based on PPO contracted rates with DD dentists and program allowances for non-DD dentists; if the latter are lower, OOP/OON costs will likely apply. Additionally, reimbursement can differ if a Usual, Customary, and Reasonable (UCR) fee applies.
 - *A Usual fee is the amount which an individual dentist regularly charges and receives for a given service or the fee actually charged, whichever is less. A Customary fee is within the range of usual fees charged and received for a particular service by dentists of similar training in the same geographic area. A reasonable fee is both Usual and Customary and additionally a specific fee to a specific enrollee if it is justifiable considering special circumstances or extraordinary difficulty of the case in question.*
- **Yearly Maximum Allowance:**
The maximum yearly allowance for a DD PPO dentist is \$1700 and for a non-DD PPO dentist \$1500. After this limit is reached, cost of services will be mostly OOP.
- **Coinsurance:**
Coinsurance (OOP) for FHDA DD members is 30%, 20%, 10%, or 0% based on both years of coverage and yearly routine care. During your first year, DD covers 70% of the services and you pay 30%; OOP/OON costs might apply depending on contracted rates, UCR, program allowances. The next year, if you have routine care, e.g., cleanings/exams, DD's coinsurance increases to 80% and yours drops to 20%, and so on. If you do not use DD for one year, DD coinsurance percentage remains at the level as in the previous year; if you become ineligible and later re-enroll, DD coinsurance begins again at 70%.
- **Coverage Percentage:**
DD pays different percentages for different services; for example, DD covers 100% of diagnostic and preventative services (exams, 2 cleanings and x-rays), but root canals and crowns are covered at 70-100%, and dentures/implants are a fixed 50%. OOP/OON costs might apply depending on contracted rates, UCR, program allowances.

As evident above, retirees with an OON dentist might not find it easy to calculate OOP/OON costs. But, for a particular service, your dentist should be able to estimate your costs by listing what they charge, what DD should pay, and if any UCR applies. And, if the OON dentist submits a claim to DD (some ask you to pay the entire cost up-front and to wait for a reimbursement check from DD), the claim statement on the DD website shows the submitted fee from the dentist, the accepted fee by DD, and what DD pays. But even so, additional OOP costs can be applied if discrepancies exist in UCR or program allowances because DD typically reimburses the lesser of the amounts. For example, for a dental implant (50% fixed coverage) by an OON dentist who charges \$1,000 but UCR fee is \$800, DD pays \$400 (50% of \$800), and you pay \$400 (50% of \$800) plus an additional OOP cost of \$200 (\$600 total), the difference between the dentist's charged fee of \$1,000 and the UCR fee of \$800. If available, an update on DD will be in the May issue of *After-Words*.

FHDA Covid-19 Policies Winter Quarter 2023

Covid-19 policies and information is on the campus websites: <https://www.deanza.edu/return-to-campus/students.html>, <https://www.foothill.edu/healthservices/covid19-health-safety/>. Proof of vaccination and a Covid-19 booster, if eligible, is required before coming to campus for students, employees, and visitors. Appropriate face masks, covering both mouth and nose, are strongly recommended on both campuses and may be required in some offices or by individual instructors in their classrooms.

MEDICARE NEWS

Health News from NPR February 2023

Adapted from an article by Leslie Walker and Dan Gorenstein

Medicare costs on drugs nearly tripled from about \$85 billion in 2009 to \$240 billion in 2020; each year it spends an average of \$2,700 per beneficiary on retail drugs for 64 million seniors and people with disabilities. To reduce these costs, in February, federal health officials released proposed guidelines that outline two major drug price reforms contained in the *Inflation Reduction Act*. These are projected to save Medicare roughly \$170 billion over the next decade. President Biden touted the effort underway in his State of the Union address, "We're taking on powerful interests to bring your health care costs down so you can sleep better at night."

One drug price reform targets drugmakers who hike prices too fast, requiring them to rebate Medicare for any price increases that outpace the rate of inflation, an important step to lower out-of-pocket drug costs and strengthen the sustainability of Medicare for current and future enrollees. Such rebates are expected to deliver \$70 billion in savings over the next decade on potentially more than 1,000 drugs with no change to the product but which increase in price from one year to the next as much as 10 percent or even higher. How some rebates will be calculated and distributed is already determined; for example, beginning April 1, some refunds will be passed directly on to seniors, lowering their out-of-pocket costs for certain drugs, which could include expensive cancer treatments.

A team of roughly two dozen analysts, economists, and other technical experts within the Centers for Medicare & Medicaid Services (CMS) is now immersed in translating the administration's lofty law into ironclad policy. But CMS faces at least three major challenges. One is timing. The *Inflation Reduction Act* gave the agency just a few months to finalize policy details, so the agency is hiring another 75 people to oversee this effort. Another are the legal challenges and lobbying expected from the formidable pharmaceutical industry. This battle between CMS and the industry will determine how much money Medicare actually saves. A third is that inside the 71 pages of guidance are inevitable potential loopholes that could be exploited by drugmakers, which Anna Kaltenboeck, who helped craft the *Inflation Reduction Act*, acknowledges: "... there are almost an infinite number of ways [that] a manufacturer might think of to evade these new policies." Though over the past 30 years, similar rebates to Medicaid drug costs have been successful in lowering its costs, drugmakers have still been able to avoid paying hundreds of millions of dollars to Medicaid from the "flexibilities" in that law.

The other drug price reform is Medicare's new authority to cut drug spending by negotiating directly with drugmakers; it has received much more attention than the rebate program. That negotiation power is unprecedented and will target some of the country's biggest ticket drugs, starting with 10 in 2026. The number of negotiated drugs will grow to 60 by the end of this decade, and will save Medicare nearly \$100 billion by 2031. Combined, these two new powers represent Medicare's antidote to drugmakers continuing to raise prices, particularly on products that do not change or have no competition.



to the next issue of After-Words!

Mark your calendar on **MAY 1** as a reminder to submit your **story** (an update on your life), a **book recommendation**, a **useful resource** for other retirees, an **adventure/trip** you've enjoyed—or one to avoid—or your latest **creative endeavor**. Email text and photos and any questions to *After-Words* Editor, Linda Lane (lanelinda@fhda.edu).

In Memoriam

*William Bryant, Foothill College
Nancy Gittleson, De Anza College
Beverly Meeks Hortin, De Anza College*



If you know of an FHDA retiree who passed away not listed on FODARA's In Memoriam webpage, please email Cindy Castillo (cindycastillo@comcast.net). Names and any tributes submitted to Cindy will be published in After-Words.



Beverly Meeks Hortin of Pleasanton, CA, age 91, passed away January 26, 2023, after a very brief, but aggressive illness. She was born May 21, 1931, in Kanab, Utah; she graduated from Kanab High School in 1949 and Branch Agriculture College in Cedar City Utah with an Associate Degree in 1951. She married Robert Wilde Hortin in Kanab in September of 1953.

A wonderful mother and grandmother, she loved her children, grandchildren, and great-grandchildren and was the definition of unconditional love with a friendly and outgoing demeanor that belied her tremendous inner strength, determination, and confidence; Beverly provided endless love and support for her family, friends and neighbors. She loved to take walks and hike, to read, play games and do puzzles, to travel and spend time with family and friends. She had a strong work ethic and was always looking to help. Beverly worked in several jobs after graduation and before her children arrived and later returned to fulltime employment in 1974 working at De Anza College for 21 years. She retired in 1995 as the Administrative Assistant for the Vice President of the College.

While at De Anza, she met many wonderful people, including a group of ladies that called themselves the "Crazy Ladies." She and the other "crazy ladies" were associated for over 25 years. They spent time together in many capacities – for lunches, dinners, games, birthday celebrations, and other occasions. And every year for many years, they had their annual retreat to many different places, such as Carmel, Lake Tahoe, and Pajaro Dunes. This sisterhood and friendship was a big part of Beverly's later life and brought much meaning and purpose to it. In her later years she also traveled to many places, including most of Europe, Alaska, Mexico, Argentina, and the Caribbean. And she volunteered at different civic and local events. But most of all she looked to spend time with family and friends and took advantage of any and all opportunities to do so. Since 2005, she especially loved the annual trip to the Santa Cruz beach house with her family.

In lieu of any flowers or gifts, her wishes are for donations to the American Cancer Society as she was a two-time cancer survivor.



A fascinating history of FODARA, written by Lescher Dowling, is now posted on the website:

<https://www.deanza.edu/fodara/documents/A%20HISTORY%20OF%20FODARA%20by%20Lescher%20Dowling%202023.pdf>

According to the online FHDA District Board minutes, six people will retire at the end of Winter Quarter or beginning of Spring Quarter; apologies if anyone was inadvertently excluded or included.



Maria Contreras-Tanori, Central Services Purchasing
 Christina Espinosa-Pieb, De Anza VP Instruction
 Sing Gong, Foothill Kinesiology/Athletics
 Londa Larson, Foothill PSME
 Zuohua Liang, Foothill PSME
 Todd Nelson, Central Services Facilities

We wish all retirees a happy, healthy post-employment life! New and "old" retirees are invited to join and support FODARA in all or any of these ways: sign up for the listserv (email cindycastillo@comcast.net), contribute voluntary dues (see below), and attend FODARA's many social and Zoom events (see calendar p. 2). Visit our website regularly (<http://www.deanza.edu/fodara/index.html>) to see all of the information and great services FODARA provides to retirees:

- Scholarships
- *After-Words* Newsletters
- Board and Committees
- In Memoriam
- Calendar- Meetings and Events
- Directory
- Email Listserv
- Pictures and Photos
- Where Are They Now (archives)
- Good Books

FODARA also sponsors the Gold Card program, which offers retirees these 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;
- Discount purchases at participating See's Candy stores and Hobee's Restaurants;
- Discount movie tickets for participating Cinemark and AMC theaters available to purchase at the De Anza Student Accounts Office, Campus Center.

To get a new or replacement Gold Card, bring a Photo ID and your 8-digit employee ID number, used to access MyPortal, to the Foothill College Smart Shop (room 2016) or the Office of College Life at De Anza College (lower level of the campus center) and wait while your card is made. With a Gold Card, you can get a free current parking decal by bringing it to the campus police station at either campus



FODARA members: sign up for or renew your **FODARA membership for 2023!** The \$10 per year voluntary dues go to incidental operating expenses with remaining funds to student scholarships. FODARA currently offers four \$1000 scholarships per year, two at De Anza and two at Foothill, and these days students definitely appreciate financial assistance. Please consider donating more than the \$10 minimum so that we can increase the number of scholarships awarded. 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 donate to the FODARA scholarship fund online via the FHDA Foundation: <https://secure.donationpay.org/fhda/>; under Designate Your Gift, type in "FODARA scholarship fund."