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Constitutional Amendment Approved By Harold Goldwhite, Executive Director

In the recent email and mail balloting, the amendment to the CSU-ERFA Constitution to define all CalPERS retirees from the CSU as eligible for CSU-ERFA membership was adopted. The votes were 132 in favor and 86 against.

Of a total of 2,204 current members, only 1,069 can currently be reached by email. Although there was the option to request a paper ballot, only 4 members did so. The participation rate for email accessible members was 20.4%.

The adoption of this amendment does not affect membership provisions for campus affiliates. Some campus affiliates have already extended membership opportunities to retired staff, and thus anticipated this CSU-ERFA action. On other campus-

es, where the local affiliate does not accept staff retirees, those retirees can now apply directly to CSU-ERFA for membership.

The adoption of this amendment will require further changes. The Statement of Purpose of the association in the constitution will have to be changed.

And it may be advisable to change the name of the association. One possibility is CSU Retired Employee Association (CSU REA) or the California State University Emeriti and Retired Faculty and Staff Association (CSU-ERFSA).

Please unleash your creativity and

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Pre- and Post-Retirement Concerns: The New Tax Law: "At What Cost?" By Tom Donahue, Chair, Pre/Post Retirement Comm.

Q. What is the cost of the new tax cut legislation for CSU retirees?

A. The new Tax Cuts and Jobs Act lowers tax brackets, raises the standard deduction for individuals and couples, and does away with a great many deductions that we have been accustomed to use in the past. The results at this juncture have been great for the Dow Jones Industrial Average – certainly to the advantage of CalPERS investments – and stock prices have continue to rise. But there are hidden costs to individuals with the new legislation, and retirees must be watchful in 2018, 2019, and beyond. Here are some issues we should follow:

- Although the new standard deduction is \$24,000 for couples, the senior tax credit has been reduced to \$2,600 per couple. But the personal exemptions are gone.

- The measure for calculating Social Security inflation adjustments has been replaced by the "chained" Consumer Price Index, which yields a smaller estimate of the rise of inflation. Social Security future cost of living adjustments will be smaller as a result.

For those who itemize their deductions,

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**CSU-Emeritus and
Retired Faculty Association**
www.csuerfa.org

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2017-2018**

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The Reporter welcomes submissions by members of CSU-ERFA or other appropriate individuals of advertisements for academically oriented materials or services, to be printed at the discretion of the editor. To contact the editor, email tanagno@calstatela.edu.

From the President...

Dear Colleagues,

The Culture of Violence. Please excuse me for doing so, but I can't resist beginning my quarterly report with some observations about the horrific recent events at the high school in Florida. As you know this is one of a continuing saga of mass murders, with the worst being the one in Las Vegas last year. However, many of these tragic events have occurred at high schools and colleges. We have been extremely fortunate not to have one so far at any of our twenty-three campuses. The only one I am aware of in California in recent years was near UC Santa Barbara in 2014.

Many of you may not know that my home campus, Dominguez Hills, was originally named California State College, Palos Verdes and it opened its doors in a rented building on "The Hill." After the Watts Riots, the Board of Trustees decided to move the campus to what was then an operating cattle ranch in Carson to serve high school graduates from Compton and South Central as well as the South Bay beach communities. As a result, CSUDH is one of the most ethnically and in terms of social class diverse campuses in the country.

I was a professor and administrator at Dominguez Hills for almost half a century. During that entire time, I never ever felt threatened or in danger. I never imagined that a student would bring a weapon onto campus or confront me with one in my classroom or office. Despite being located somewhat near some gang turf, such a possibility never entered my mind. While teaching criminology back in the '70's, I shared the research findings that documented poignantly the fact that owning a gun is much more likely to lead to a suicide or an accidental shooting of a family member or acquaintance than to protect oneself from an intruder. Private ownership of guns was relatively limited then; now we have many more guns that people, more than any other country, and they include AR-15's and multiple ammo magazines.

This is part of what I term, "the culture of violence." If you look at the most popular movies, TV shows, some music and the most popular Internet video games, violence is a key component of many of them. Then couple that with the dominance of

media interactions instead of face-to-face human communication and you have a culture of violence.

If I were still employed at any of our campuses, I would clearly consider the possibility that there could be a mass murder and that I could encounter a gun-toting student. Later in this column I have strongly encouraged each of you to volunteer, after careful training, to engage in various types of advising. Part of this could, sadly enough, include identifying potential perpetrators of violent acts. As if we and our employed colleagues don't already have much too much on our plates!

Membership and Constitutional Change. At the CSU Long Beach meeting last October, the CSU-ERFA State Council voted to recommend to our members a very significant change in our membership criteria. Since our inception in 1985, membership was restricted to emeritus and retired FACULTY. Our decentralized organization allows each campus affiliate to determine its membership. Some campuses restrict membership to emeritus faculty; others include non-emeritus, retired faculty and/or retired staff members.

The proposed change will retain local autonomy in terms of membership inclusiveness. As required, we polled our current members and they voted to broaden our systemwide membership. Therefore, we will be changing the name of our organization, possibly to the CSU Retired Employees Association (CSU REA), expanding our potential membership base, and revising our constitution accordingly.

Executive Committee Meeting. The CSU-ERFA executive committee met on Jan. 20, 2018 at my most convenient venue, a two-minute walk to my condo clubhouse, and that of the majority of our SOCAL members. In addition to the usual reports, we planned the next state council meeting, which will be held on April 7, 2018 at the CSU East Bay Professional Development and Conference Center in downtown Oakland. As always, it is a public meeting, and those of you who would like to attend are very welcome to do so. CSU Fullerton's campus was selected for

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Letter to the Editor

February 5, 2018

To the editor and all CSU-ERFA friends,

Yes, Yes, Yes. I support the amendment expanding membership 100%. It's long overdue. As things stand, is CSU-ERFA doomed to die? It sure seems that way. Ted Anagnoson's data and points are huge. Is CSU-ERFA in danger of becoming trivial and unimportant? "In danger," hah. Two true incidents. #1: A few years ago, when Tim White became head of the CSU, he came to visit East Bay. After his talk and Q&A, he said, "I'll stay. If you have more questions, see me." I joined the line. ME: "What do you know and think about CSU-ERFA?" TW: "I've never heard of them. Who are they?" ME: "I'll be right back." We have an ERFA chapter, and the president and vice president were quietly there. I told them, "I have an assignment for you two." They talked with him. #2: When I retired, I talked with the HR people. ME: "What is CSU-ERFA and should I care?" HR: "Some sort of faculty group." ME: "Can lecturers join?" HR: "Don't know." ME: "Do you have any brochures about them?" HR: "No, we don't." (!) Implication: staff can't join, so why should we care about them? With prodding, they found ERFA's contact info, and I joined.

Can CSU-ERFA survive? Could it live long and prosper? Yes, but I think it would take two things. (1) Per the amendment, expand the membership, revise the organization's mission, and give "CSU-ERFA" a new name. (2) Embark on a serious but inexpensive marketing campaign. Ted said rightly that we are tiny and getting tinier. It's crazy how few faculty retirees join and stay as members. But faculty alone won't give us enough clout and respect. And we need clout and respect for future effectiveness. The nightmare is real people. Our benefits are on the political table, and who knows how deep the knife may cut. Do we need to care? Darn right. Yes, we have our pensions and benefits. But what about the members who come after us? Faculty, staff, and administrators all see the knife coming if they're smart. If we talk, we want CalPERS and Sacramento to listen. But we don't want to be only an advocacy group. We want to have fun, too. Luncheons with speakers are great. And don't assume only faculty are interested. Speakers with broad appeal have that: broad appeal. And "ERFA" is an elitist name, even for a faculty group. How about "CSU Faculty, Staff, and Administrators Association (CSU FASAA) or something? And if it's true that service time required for vesting may change, maybe we need a separate membership category for not-yet-vested retirees. Could there be people in this situation?

Should CSU-ERFA survive? Absolutely. Ted makes sure *The Reporter* prints articles on vital topics, from academic quality to benefits. Re: a serious marketing campaign, I suggest we design a great brochure, appealing to all potential membership groups. Print maybe 5,000. Get a member/rep at every CSU and give him/her 100-200 copies. The rep goes to every logical place and gives them a stack, with special attention to those nearing retirement. Payroll, Academic Senate office, etc. Think HR. They need to know that they can join too! And HR should give a copy to every retiring person. A memo should go to every academic department (with a brochure) suggesting they tell all retiring faculty about CSU-ERFA and reminding department secretaries they can join too. My department didn't tell me

State Council Meets in April; AAUP's Reichman to Speak

CSU-ERFA's highest governing body, the State Council, will meet for its spring 2018 meeting Saturday, April 7 at the CSU East Bay conference center, located in the heart of downtown Oakland. The keynote speaker will be Professor Emeritus of History Henry Reichman from the CSU East Bay campus. Prof. Reichman is a former member of the CSU statewide academic senate and is currently first vice president of the national American Association of University Professors and chair of Committee A on Academic Freedom and Tenure. He also chairs the AAUP Foundation.

Dr. Reichman delivered the opening plenary address for the AAUP's 100th annual meeting in Washington DC in 2014. The title was "Can I Tweet That? Academic Freedom and Electronic Communications," on the impact of digital documentation and communication on academic freedom. In the November/December 2015 issue of *Academe*, he authored an article entitled "Does Academic Freedom Have a Future?"

The CSU-ERFA executive committee is expected to present a series of bylaw amendments to conform with the approved change to the constitution opening CSU-ERFA to all CSU retirees, including a change in name for the association. Discussion is expected to be lively!

CalPERS Posts COLA Amounts for Next Year

CalPERS cost of living adjustments or COLAs take effect in the May 1 pay warrant each year. For this year, CSU employees, subject to the 2% COLA provision, will have COLAs ranging from 2% to 2.13%, depending on the year of retirement, with those who retired in 2017 not eligible.

- For those retiring 2004 or earlier, the amount is 2%.
- For those retiring 2005-2015, the amount is 2.13%.
- For those retiring in 2016, the amount is 2%.

The COLA typically begins in the second calendar year of retirement. The COLA is dependent on three factors: (1) the Consumer Price Index for All Urban Consumers, published by the U.S. Bureau of Labor Statistics; (2) the employer-contracted COLA provision, which for CSU retirees is 2%; and the year the retiree retired.

For more information, see CalPERS' COLA page: <https://www.calpers.ca.gov/page/retirees/cost-of-living/cola>.

anything about CSU-ERFA. Let's grow!

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CalPERS Reimbursement of Medicare Part B Premiums

By John G. Kilgour, CSU East Bay ERFA

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 became effective 1/1/06. Part II of the Act established the (Part C) Medicare Advantage (a/k/a “Senior Advantage” and “Medicare Supplement”). It also changed the way in which Medicare Part B premiums are calculated by introducing the Income-Related Monthly Adjusted Amount (IRMAA).

Calculating IRMAA. Beginning in 2007, Medicare Advantage beneficiaries earning more than specified amounts in Modified Adjusted Gross Income (MAGI) would pay more than the standard premium for coverage. The MAGI consists of the Adjusted Gross Income from our income-tax filings plus any tax-free interest or earnings.

The IRMAA thresholds first established in 2007 were indexed based on the percent increase in the Consumer Price Index (CPI). Thanks to the Great Recession beginning in 2008, price inflation has been zero or very low in recent years. During the eight-year period 2010 – 2017, the average Cost of Living Allowance (COLA) was 1.1%. For 2018, it is 2.0%.

IRMAA Amounts. The IRMAA is paid in addition to the standard Medicare Part B premium which is \$134 per month for 2018 (unchanged from 2017). For 2018, the thresholds and IRMAAs are:

		IRMAA	
		Part B	Part D
<u>Single, Widow(er), etc:</u>	<u>Married Filing Jointly:</u>		
\$85,000 – \$107,000	\$170,000 – \$214,000	\$53.50	\$13.00
107,000 – 133,500	214,000 – 267,000	133.90	33.60
133,500 – 160,000	267,000 – 320,000	214.30	54.20
More than 160,000	More than 320,000	294.60	74.80

These data are provided on page 2 of the annual Social Security Administration benefit notice mailed to each Part B enrollee (and spouse) in November. The notice also includes a Part D (prescription drug) IRMAA, shown above, but not discussed as it is not reimbursed by CalPERS.

The 1997 Balanced Budget Act requires that the beneficiaries pay 25% of the cost of Medicare Part B. The remaining 75% comes from the federal general fund. To achieve this, the Center for Medicare and Medicaid Services (CMS) updates the threshold amounts each September for the following year.

The law also requires that all beneficiaries for whom the Part B premium increase would be more than the Social Security benefit COLA be “held harmless.” CMS reports that in 2017, about 70% of Medicare Part B enrollees were held harmless. Their average monthly premium was \$109, substantially less than the \$134 standard premium. CMS estimates that in 2018, 42% of Part B enrollees will be held harmless. Their average monthly premium will be \$130. Thus, about 28% of Part B enrollees will see a premium increase averaging \$21 in 2018.

CalPERS. CalPERS reimburses state and CSU retirees automatically for the \$134 per month standard Part B premium (\$268 for a couple). However, it does not automatically reimburse us for the additional Part B IRMAA premium. We have to make the initial

application. After that, CalPERS sends us an annual reminder letter. However, we then have to reapply each year (see “Health Benefits” article on page 7 in this issue).

If your MAGI is over \$85,000 (individual) or \$170,000 (married filing jointly), and you apply for an IRMAA reimbursement, the increase will appear as a credit larger than the \$134 (individual) or \$268 (couple) on the left side of your CalPERS pension benefit warrant. It is labeled “MEDICARE REIMBURS.” If you apply late and/or if it takes a while for CalPERS to process the request, there may be an additional entry preceded by an asterisk indicating that it is a “one-time adjustment for earlier months.”

The amount of the reimbursement may not exceed the difference between the maximum employer contribution and the amount of premium for the health plan in which you are enrolled, or the Medicare Part B premium, whichever is lower. The health plan premiums vary by location. For zip code 94546, and presumably other Bay Area locations, for the six health programs sponsored by the CSU in 2018 they are:

• Anthem Blue Cross Medicare Preferred	PPO	\$740.68
• Kaiser Permanente Senior Advantage	HMO	632.68
• PERS Choice Medicare Supplement	PPO	691.94
• PERS Select Medicare Supplement	PPO	691.94
• PERS Care Medicare Supplement	PPO	764.60
• United Healthcare Medicare Advantage	HMO	661.52

The IRMAA reimbursement does not apply to any late fees, penalties or interest. Nor is it available to other than State and CSU CalPERS members.

Application. To apply for the IRMAA reimbursement, write a brief cover letter requesting reimbursement for the Part B premium over the standard premium adjustment and send it, along with the SSA’s annual benefit notice (all of it) for you and your spouse to: CalPERS Health Account Management Division, Attention: Medicare Administration, P.O. Box 942715, Sacramento, CA 94229-2715

If you have tossed or misplaced all or part of the annual Social Security benefit notice, as I once did, you can get a replacement copy from your local SSA office. I used the SSA office at Southland Shopping Center in Hayward. They were very helpful. No hassle. No charge.

Retroactive Application. Yes, you can apply retroactively for IRMAA reimbursements for past years for which you were eligible but did not apply. I don’t know whether a local SSA office can provide benefit notices for past years.

If you have not yet applied, and your MAGI is over \$85,000 (individual) or \$170,000 (couple), go for it. An IRMAA reimbursement of \$53.50 amounts to \$642 per year for an individual. For a couple filing jointly, that would be \$1,284. Free money!

ASCSU Report: Shared Governance

By Jay Swartz, CSU-ERFA Liaison to the ASCSU, and Barry Pasternack, Emeritus Academic Senator

At a typically characteristic week of statewide Academic Senate meetings in January, the focal point remained on the eternal topic of shared governance among a myriad of other issues.

ASCSU Chair Chris Miller, Sacramento, reported that the body's executive committee had begun a series of meetings with senior CSU administrators and that she and others expressed optimism going forward. Another member stated that these discussions should go beyond breaking bread and happy talk and called for realistic timelines for goals as well as keeping each campus involved in the discussions.

Faculty Trustee Report. Faculty Trustee Romey Sabalius (San Jose), recently named by Governor Brown, offered a stirring message that he personally supports CSU-ERFA being included on future Board of Trustees meeting agendas and pledged that he would continue to press the issue with fellow trustees including its leadership.

He further indicated that he intends to visit all 23 campuses and has completed site visits at six, with more scheduled in the near term.

Trustee Sabalius added a familiar theme, that the CSU budget remains underfunded by the state legislature, pressed for all

constituent groups including CSU-ERFA to step up their lobbying efforts with our representatives, and suggested that trustees will be compelled to consider yet another tuition increase no matter what happens with respect to the CSU portion of the state budget after the May revise.

Tuition Increases. In turn, the ASCSU considered a first reading item indicating the Senate's opposition in principle to further tuition increases. Tuition increases should be predictable and based on a long-term funding strategy. This resolution will return to the senate for final action at its March 2018 plenary meeting.

The body also sought to begin revising selection procedures for future faculty trustee nominees.

CFA Report. CFA President Jennifer Eagan (East Bay) announced that CFA has endorsed Gavin Newsom as California's next governor. She stated that his knowledge of higher education issues and support of common themes, such as DACA and tuition hikes, influenced the decision most.

Chancellor's Report. Chancellor Tim White reported that he had spent considerable time recently working with legislators in Sacramento, as the CSU developed a very short list of budgetary priorities,

but that even with considerable winnowing the governor's budget did not come anywhere close to even a short list of systemwide needs.

Other Presentations. In addition to Chancellor White and CFA President Eagan, the ASCSU heard presentations from Executive Vice Chancellor Blanchard, CSSA liaison to the Senate Ryan Brown, Assistant Vice Chancellor and State University Dean of Extended Education Sheila Thomas, and CSU-ERFA Liaison to the ASCSU Jay Swartz. We also heard a report on the Governor's budget from Brad Well (AVC Business & Finance) and Kata Perkins (CSU Executive Budget Director), as well as from Shawn Whalen (Senior Project Officer, College Futures Foundation) and Elizabeth Gonzalez (Portfolio Director, James Irvine Foundation). Their report focused on the grants their organizations provide annually in support of higher education in California.

Resolutions. The ASCSU unanimously passed a resolution in support of Project Rebound (see AS-3310-17/AA (Rev)) and had first readings of resolutions opposing the governor's proposal for a "State Mandated Online Learning Lab" and detailing the Senate's positions on legislation that will come before the state legislature this spring and summer.

An Advance Directive Form for Dementia Issues

A primary care doctor at the University of Washington General Internal Medicine Center has developed a new advance directive form that uses language specifically pertaining to dementia, so that family members and doctors will have directions from the patient on specific issues that come up in dementia care.

Dr. Brian Gaster says that "For family members and doctors, guessing what someone would have wanted in terms of life-prolonging medical care is often a wrenching process, such that having a dementia-specific advance care directive can relieve a lot of the anxiety and uncer-

tainty. It can give guidance that will help caregivers make medical decisions better aligned to their loved ones' needs and wishes."

For each of the three stages of dementia, mild, moderate, and severe, the form allows the patient to state what the goal of treatment should be. The goals range from living as long as you can to receiving "comfort-oriented care only, focused on relieving my suffering such as pain, anxiety, or breathlessness. I would not want any care that would keep me alive longer."

In between are two other stages. The first

focuses on prolonging life, but with a DNR requirement: "To receive treatments to prolong my life, but if my heart stops beating or I can't breathe on my own then do not shock my heart to restart it (DNR) and do not place me on a breathing machine."

The second focuses on not going to the hospital under certain conditions: "To only receive care in the place where I am living. I would not want to go to the hospital even if I were very ill." Each level has more explanation.

The form can be found at www.dementia-directive.org.

For an interview with Dr. Gaster, see: <https://goo.gl/XdZHaE>.

CSU-ERFA Charitable Foundation Funds Six Research Grants

By Marshelle Thobaben, HSU

The CSU-ERFA grant committee, composed of Professors Sally Hurtado de Lopez (SO), Judith Hunt (SO), Beatrice Pressley (EB), with Marshelle Thobaben (HU) as chair, recommended that six of the eight applications received in the current grant cycle be funded. The CSU-ERFA executive committee concurred with the recommendation, as per the bylaws.

The following were awarded a total of \$6,000, the amount available this year:

James Forsher, CSU East Bay: "Development of the Center for the Study of Media and Intolerance." Prof. Forsher will be working with faculty at the University of Vienna to create the infrastructure for the Center for the Study of Media and Intolerance, which will serve as a resource for students and academics in Europe to explore how films and television have dealt with issues of racism, sexism and religious intolerance over the past century. His film archive dates from early 1970s to the late 1990s. His future plans include setting up a satellite center in the U.S. at another CSU campus.

Anna Hamre, CSU Fresno: "Coro Solare Concert, April 22, 2018." Professor Hamre, the Artistic Director of the nonprofit Fresno Community Chorus, is organizing a concert that including early music edited by Dr. Arthur Huff, a former Director of Choral activities at CSU Fresno. A few editions of the music of the Spanish composer Alonso de Tejada are well known, but his editions of less well-known works by Franco-Flemish Flemish composer and Giaches de Wert and others are important to preserve. Professor Hamre's grant will to help pay for professional instrumentalists and a rehearsal accompanist for the concert.

Susana Hernández Araico, CPSU Pomona: "Sor Juana and the Indigenous Roots of her Musicality." Prof. Hernández Araico will survey Spanish chronicles describing musical performances by various native tribes in central Mexico prior to and during the lifetime of Sor Juana Inés de la Cruz, one of the most accomplished and important

writers of the second half of the seventeenth century. Prof. Hernández Araico has been invited to present her research findings at the International Conference of Americanist Scholars to be held at the University of Salamanca in Spain in July 2018. Her presentation will be developed into a publication.

Laurence Houlgate, CSU, Cal Poly San Luis Obispo: "How to Publish & Market Your Own College Textbook: An Educator's Guide to Self-Publishing & Self-Marketing."

Professor Houlgate plans to publish an e-book on "how to self-publish and market a textbook." It is based on what he learned when he published a textbook in 2016 that was also supported by a CSU-ERFA grant. His new book will give educators a valuable head start by providing them with a step-by-step guide to publishing and marketing their own text. He hopes to publish it early in 2018. Further information may be obtained from Prof. Houlgate at lhoulgat@calpoly.edu.

Lynne Osman Elkin, CSU East Bay: "Essential Contribution of Rosalind Franklin to the Discovery of the Structure of DNA." Professor Osman Elkin, an authority on Rosalind Franklin, is completing a book on the factual account of the history of the DNA discovery, including the role Rosalind Franklin had in the discovery. The book will also be correcting misinformation in James Watson's memoir, *The Double Helix*. Prof. Osman Elkin has interviewed numerous experts, including DNA Nobel Prize Winners Francis Crick, James Watson, and Maurice Wilkins. She hopes her book will inspire women scientists. Her request is for computer assistance to complete her book due to macular degeneration disease.

Catherine Turrill-Lupi, CSU Sacramento: "A Savonarolan Legacy: Three Case Studies of Art Produced for the Florentine Convent of Santa Caterina da Siena in the 1500s." Professor Turrill-Lupi's research will be published in an anthology of interdisciplinary essays addressing the various types of networks formed within and beyond

In Memoriam

Chico – Estella J. Denney
Leo Kirchoff
William Shrum
Buck Ware

East Bay – Jane A. Hebler

Fresno – Richard W. Francis
Robert Glim
Lester Pincu

Fullerton – Mary E. Crimmins
Carolyn Johnson
Maryanna C. Lanier

Humboldt – Jack H. Munsee
Nathan Smith

Long Beach – David C. Hood
Elizabeth S. Kaufman
Arlene Lazarowitz
Henry L. Reyna

Northridge – Joseph Launie
Raymond McHugh
William Stryker

Sacramento – Hazel L. Angell
Harry Gustafson
Herbert A. Perry

San Diego – Marjorie J. Hawley
Roy McDonald
Sherwood M. Nelson
Marvin H. Platz
William E. Spaulding
Rolf K. Vanderbilt

San Francisco – Maurice Bassan
John DeCecco
Stanley Tick

San Jose – William M. Evans
William Tidwell

San Luis Obispo – Gordon Van
DeVanter

Stanislaus – J. Carlyle Parker

Italian convents during the early modern period.

Health Benefits: More on OptumRx & Medicare Part B

By David Wagner, CSU Sacramento and CSU-ERFA Health Benefits Director

The November 2017 *Reporter* introduced two health benefits topics which were subject to additional reports and briefings from CalPERS staff: OptumRx and Medicare Part B premium reimbursements. This column will highlight additional information on both subjects.

OptumRx. Discussions between pharmacy benefit manager OptumRx and CalPERS staff continued during the past months with the goal being to improve service, reduce problems with prior authorizations, ascertain pharmacy cost savings in the formulary, and improve the use of technology. The impetus behind this was the CalPERS board's desire to fix a number of problems identified in public feedback at the October board meeting. Various stakeholder groups, including CSU-ERFA, were included in several of the public discussions. The full report will be transmitted to the board's pension and health benefits committee at their February 2018 meeting.

The highlights of the modifications implemented by OptumRx include improvements to the phone Help line. There are now special agents trained to deal with Medicare related issues. The caller will be able to reconnect more easily with the initial intake agent. There have been significant improvements in the number of calls successfully handled at the initial point of contact. Improvements to the prior author-

ization process include enhanced outreach to pharmacists and providers, acceptance of provider authorization attestations, and greater use of member prior usage history. OptumRx's Medicare formulary, in comparison to the CVS Medicare formulary, offers a greater number of covered drugs and lists more drugs at lower tiers. OptumRx reports that the average member cost share per prescription is lower in 2017 than in 2016.

The past six months have seen a dramatic decrease in the number of complaints CalPERS has received about OptumRx service. Your experience may differ from these aggregate statistics. OptumRx will report back to the CalPERS Board in June 2018 on the progress made in improving service.

Medicare Part B Premium Reimbursements. You may be eligible for a reimbursement of higher Medicare Part B premiums. The standard Part B premium in 2018 is \$134. Based on your modified adjusted gross income for 2016, as reported to the IRS, you may pay a higher premium. This higher charge is called an IRMAA, an "Income-Related Monthly Adjustment Amount." If you have been enrolled in Medicare for more than a year, you should have been notified of your 2018 premium in late November in a letter from Social Security.

If you are paying an IRMAA, all or part of it may be reimbursed by CalPERS. Yes, that is correct; as a state or CSU retiree, you may receive a reimbursement for all or a portion of those higher premiums above \$134. If you have a retired dependent receiving CalPERS health benefits on your health benefit program, their higher IRMAA premiums may also be eligible for reimbursement.

CalPERS will automatically calculate the reimbursable amount, if any, you are eligible for. The reimbursable amount is based on the difference between your Part B premium and the CSU employer health plan contribution for you and your dependent.

If you cannot find the original November Social Security letter, you can get a copy from your local Social Security Office or online. CalPERS will also calculate past years' IRMAA premiums if you submit a copy of the annual Social Security notification letter for the prior year(s).

Send a copy of the entire letter you and your dependent received from Social Security by mail or fax to: CalPERS Health Account Management Division, Attention: Medicare Administration, P.O. Box 942715, Sacramento, CA 94229-2715, Fax: (916) 795-1277.

CSU-ERFA Charitable Foundation Receives 8th Challenge Grant Award

The CSU-ERFA Charitable Foundation recently received an eighth \$500 challenge grant from a CSU-ERFA member. The donor will match all donations from individuals received by the foundation by June 30, 2018 up to a total of \$500. (We are pleased to report that several members made contributions between July 1 and December 31, 2017, and our previous challenge grant was fully matched.)

The CSU-ERFA Charitable Foundation is a 501(c)3 organization that provides competitive grants to CSU-ERFA members to support their research and scholarly activities. Recently the foundation was awarded a Gold Seal by GuideStar for its level of financial transparency and operational efficiency. This award is granted to only the top 1% of non-profit organizations and is based not on size but on financial transparency and operating efficiency.

Donations in any amount from both CSU-ERFA members and the general public are welcomed. Donations to the foundation generally are deductible from state and federal income taxes, and all dona-

tions are acknowledged in writing.

You may donate to the foundation by sending a check made out to the CSU-ERFA Charitable Foundation to CSU-ERFA, 18111 Nordhoff Street, Northridge, CA 91330-8339. Members also can choose to donate to the foundation monthly through a deduction from their CalPERS pension warrant. In addition, credit and debit card donations can be made through the foundation's GuideStar page.

If you wish to contribute through a deduction from your CalPERS pension warrant, please download our donation agreement form, fill it out and return it to the foundation at the above address: <http://csuerfa.org/pdf/Donation-Agreement.pdf>. If you wish to make a donation via credit or debit card visit our GuideStar page at <https://www.guidestar.org/profile/30-0109115> and click on the "Donate Now" button.

Pre- and Post-Retirement Concerns: “At What Price?”

(Continued from page 1)

- According to *CNN Money* as of December 17, 2017, there will a total of \$10,000 permitted for deductions for sales tax, state income tax, or home property taxes.
- Casualty losses may no longer be deducted unless they are incurred in a disaster declared by the President.

Of continuing interest to retirees are the facts that:

- Medicare, Medicare Advantage, and Medicaid will be at risk for cuts.
- The value of employee health programs may come under the threat of new taxes.
- The interest on present and future home equity loans is no longer tax deductible.

For those in the earlier stages of a career,

- Moving expenses are no longer deductible.
- There are likely to be taxes on university sponsored tuition support for the children of professors.
- There will be no deductions for private activity bonds, if a university considers issuing these.
- Investors will find that there is no exemption for the costs of refinancing municipal bonds, and there will be no 4% tax credit for affordable housing.
- University endowments that contain an invested amount of \$500,000 for each enrolled student will be taxed. The tax is 1.4% of the endowment income from the previous year for colleges of at

least 500 students and with endowments worth at least \$500,000 per student.

At the same time, as their deliberations continued, legislators showed that they would respond to outside pressures from influential constituents. Consider the following:

- Deductions on interest for new mortgage loans will be permitted up to a total home loan value of \$750,000.
- Deductions for medical expenses are expanded from 7.5% to 10% of adjusted gross income in 2018 and 2019.
- Child care tax credits have been provided with a maximum of \$3,000 for one child, and a maximum of \$6,000 for more.
- Both Coverdell contributions in support of youngsters under 18 and 529 instruments for future college students will be sustained.
- Interest on student loans remains deductible.
- Tuition waivers for graduate students will not be taxed.
- Out of pocket expenses for teachers are sustained, but at a ceiling of \$150 instead of \$250.

The new tax cut legislation, which was drafted in haste and will surely undergo revisions in the near future, had as its primary impetus the intent to cut taxes for American business and for the wealthy. Yet that legislation diminishes the range of choices for nearly everybody else. It is good advice to adopt what is in fact the motto of the city of San Diego: *semper vigilans!*

If you have questions for this column, please write Tom Donahue at donahue_thomas@ymail.com.

Website of Interest: “Informed Delivery”

By Barry Pasternack, CSU Fullerton

A few months ago I received notice from the US Post Office that they had a new free service, Informed Delivery. Informed Delivery scans your incoming mail each day (with the exception of Sundays and holidays) and sends you an email with pictures of the envelopes. This allows one to see in advance who is sending you mail that day. The website for Informed Delivery is: <https://goo.gl/i7MGdv>

While not yet available everywhere, it certainly is worthwhile to get if it is. This has proved useful to us when we are traveling and getting our mail either held at the post office or forwarded to a temporary address. It is also a good check to see if all of the mail sent to you is really being delivered. (We have some neighborhood children who like to use mailboxes for batting practice.)

You can find if Informed Delivery is available for your zip code by entering the number on the Informed Delivery web page.

I have not been a fan of the post office ever since I tried mailing a letter to my daughter when she was a freshman at Cal Poly SLO. The address she gave me had two of the numbers of the campus zip code reversed and, after several weeks, the letter was returned to me from the central San Luis Obispo post office with a note that they could not locate Cal Poly. Hence, it is nice to see the postal service doing something right.

CSU-ERFA New Members

Chico – Wallace R. Leese

Dominguez Hills – Cheryl A. Jackson-Harris

Fullerton – Nek M. Buzdar
Irene L. Lange

Long Beach – Carey L. Killian
Richard P. Nguyen
Timothy K. Williamson
Tianwei Xie

Los Angeles – Henry R. Mendell

San Francisco – Julia M. Lewis

San Jose – Elba Maldonado-Colon
Jacqueline Snell

San Luis Obispo – Philip S. Bailey

From the President

(Continued from page 2)

the fall state council meeting scheduled for October 13, 2018. I will cover several other issues discussed at the meeting in subsequent sections.

CSU Board of Trustees Meeting. Once again, I was restricted to one minute in my presentation at the Jan. 30-31 Board of Trustees meeting. Also, as usual, they did not ring the bell or turn off my mic, as they did with some of the other speakers during the public session. You can view the video of my presentation on the BOT website. I rapidly and too succinctly discussed the eighteen contributions of our members on their campuses in terms of the time and the monetary support we provide. I emphasized several new initiatives including Dreamer advising, Soles4Souls, and working with the housing and hunger initiatives on our campuses. I also informed them that the CSU-ERFA Charitable Foundation Small Grants Program had received the Gold Seal award from Guidestar, based on its financial transparency and operating efficiency.

I mentioned the constitutional amendment to add staff to our organization, and once again, reiterated our desire to join lobbying efforts in Sacramento and locally in support of the CSU. Once again, the CSU's budget request is not being fully funded by the state. Therefore, the trustees are considering another tuition increase as well as a reduction of academic and non-academic programs and services. Both as an organization and individually we must lobby for more adequate and reasonable funding.

Student Mental Health. There have been a number of articles in newspapers lately concerning the mental health crisis among our youth. The first one that caught my attention was titled, "Caught Off Guard: Spike in mental health needs surprised colleges; now they're trying to catch up" (Daily Breeze). The percentage of CSU and UC students with substance abuse problems, eating disorders, suicidal tendencies, and financial problems including hunger and homelessness is exponentially higher than it was twenty years ago.

As this horrific challenge has confronted our campuses, the budget cuts we have endured has decreased the number of staff and faculty advisors. A group of students the vast majority of us never even heard of during our careers, the Dreamers (there are tens of thousands of them enrolled in the CSU) need very specialized counseling. I strongly encourage each of you and your colleagues to volunteer, after training, to help advise and counsel as many of these young folks as you can. The crisis is real and ruining or ending the lives of many of our students!

Soles4Souls (S4S). On Nov. 27, 2017 I had an article published in our local news with the headline, "Fighting global poverty with one pair of shoes at a time." It described my background and how I got

involved with Soles4Souls. Though a number of additional campuses have joined the battle, many have not and have not informed me regarding the reasons for their non-participation. Please do so if you are among the non-respondents.

I had the pleasure of delivering over 7,000 pairs of shoes collected by CSUDH to the new S4S Regional Donation Center in Riverside using a donated U-Haul truck. A picture of the CSUDH athletes that loaded the truck with 425 bags of shoes from the warehouse is below on this page. Please join this non-monetary, campus-wide effort to provide shoes for the billion in the U.S. and the world who lack them!

Volunteer Survey. Several years ago, we sent a questionnaire to each of the campus affiliate presidents asking them to delineate the types of volunteering in which their members are engaged. The responses indicated eighteen different types. I would like to update the list and the campus-by-campus activities, including new ones such as Dreamer advising. Harold Goldwhite and I will be sending a memo to the campus presidents shortly. Since the Chancellor's Office and the Board of Trustees were unaware of these contributions, this is valuable, organization-enhancing information. We appreciate your responses.

Otra vez, Pura Vida (my favorite valediction, from Costa Rica).

Bill Blischke
President CSU-ERFA



CSU-ERFA President Bill Blischke (center, rear) pictured with the CSU Dominguez Hills student-athletes who volunteered to load 425 bags of shoes for transport to Soles4Souls donation center in Riverside. The load inaugurated the new donation center.

Legislative Report: “Much Ado in Sacramento”

By Alan Wade, CSU Sacramento and CSU-ERFA Legislative Director

We are in the first month of the second year of a two year legislative session ending August 31. Some legislation is held over from the first year and can be acted upon before the end of January if passed in its house of origin. New bills can be introduced after February 1 but not before. More bills of importance to retirees will be available for review as they are introduced.

This report is based on information from the January 11 meeting of the RPEA legislative committee and the February 12 SCORE session. Of special note was the attendance at the SCORE meeting of Professor Sue Holl from our Sacramento State campus. Sue has just retired as chair of the CSUS Mechanical Engineering Department, and is exploring the possibility of serving as my successor as CSU-ERFA’s legislative director. She has recently embarked on the FERP program, and is completing her term as a statewide academic senator. It is my hope that Sue will enjoy her gradual introduction to this post, which has always been occupied by a Sacramento retiree.

Bills carried over are the following:

AB 592. Dahl. Two year bill. Aimed at the financially stressed city of Loyalton, requiring that any contracting agency terminating a CalPERS contract for its employees is liable to CalPERS for costs. Failed to pass first session but will probably be re-introduced with a new number.

SB 562. The well-publicized California single payer health care bill. Passed the senate, dumped on the lower house, with no real attention to financing and costs. Could be the wave of the future, but discussion is largely rhetorical, and yet vitally necessary. My question: can or should a single state seriously entertain thoughts of such a reform at this time? The RPEA Health Committee is continuing to study the issue; the nurses’ union has no intention of giving up on it, and they are tough. We need to watch, inquire, and discuss.

COLA. Calculation. RPEA wants CalPERS to use California cost of living data in calculating COLA increases, alleging that national data currently used understate our true cost of living in the

Golden State. CalPERS board members have been contacted. Fears that it would cost too much or would be “too complicated” are comments frequently heard from CalPERS staff about this and other relatively minor policy changes of benefit to members. One veteran observer at the RPEA Legislative session commented that “CalPERS is out of control.”

Court Cases. Three different ones are being watched closely, all threatening in some way to dilute the so-called “California Rule.” Currently, active employees are the main target. Can retirees be far behind? A constitutional amendment through the initiative process could be a game changer – powerful forces are gathering for continuing attacks on public employees, pensions, and benefits. They are not kidding around. So far, we’ve dodged a really big bullet. The feeling is building that retirees can no longer be as confident as in the past about the preservation of our retirement benefits.

OptumRx. Donna Snodgrass, RPEA health benefits director, opines that she is “at the end of my rope” on tolerating OptumRX as CalPERS’ pharmacy manager. Some CSU-ERFA members have submitted complaints, but apparently irritations among other retirees are overwhelming. Some complaints seem to be ordinary bureaucratic friction, but the volume coming through other retiree organizations points to more systematic issues.

VBID Program. The SCORE meeting devoted some time to complaints from members concerning the so-called VBID program, introduced by CalPERS in eighteen mostly rural California counties. VBID stands for Value Based Insurance Design, intended as an experiment by the Center for Medicare and Medicaid Services (CMS) to assure accountability in health care systems by encouraging enrollees to utilize more cost-effective preventive services.

Some see it as a well-intended program designed to improve health and lower costs. The more cynical see it as a means of increasing insurance company profits at the expense of consumers by forcing “better” choices on the consumer. Anecdotes have been received that some individuals have had increases in co-pays and

deductibles exceeding the amount of their CalPERS pensions. The negative results may be related to the more limited health insurance options offered in rural counties, as compared to the more urbanized areas where CSU-ERFA members seem to be concentrated.

Some new bills will be introduced in the second session. Toni Atkins will be taking over as Senate Pro Tem leader, from de Leon who will be termed out. Some say she is a friend of retirees and public employees. Others define her as arrogant and a “my way or the highway” type. Wait and see.

“Fair Share” issue – before SCOTUS soon! Public employee unions seriously worried – if Gorsuch provides the deciding vote as expected, the result will be a GAP-ING HOLE in the bucket available for unions to retain what power they have left in supporting public employment and fair pensions and benefits.

(Continued on the next page)

Personal and Professional

Professor Emeritus of Psychology, Beverly Palmer, from California State University, Dominguez Hills, has just published *Love Demystified: Strategies for a Successful Love Life*. Making the latest scientific research accessible, this book provides a guide to how people meet, fall in love, create love, fall out of love, and love again. Self-assessments, lively vignettes, and revealing activities, make this book highly interactive.

Love Demystified: Strategies for a Successful Love Life is attractive to readers in any stage of a loving relationship—finding a new love, fixing a current relationship, loving again after a loss. It gives them the tips and techniques they need to get through many difficult times in loving. This guide is available from BookLocker.com and all online and neighborhood booksellers.

Harold Goldwhite (Los Angeles) along with co-authors has published the 5th. edition of *Experiments in General Chemistry* (Macmillan Learning, 2018).

New Medicare Scams Abound

Medicare is sending new ID cards, eliminating your SSN as the identification number and replacing it with a randomly generated 11-digit code. We have already seen phone calls from scam artists posing as Medicare representatives asking for payment in exchange for the new IDs.

The new Medicare IDs are free and will be sent between April 2018 and April 2019.

Another scam is to try to persuade you to purchase Part D coverage, which generally is included in CalPERS health plans. You should not enroll in any parts of Medicare outside of the CalPERS framework. If there is any question, call CalPERS.

Also seen is someone calling to say that your insurance company owes you a refund, which can be deposited directly in your checking account if you give the caller your account number and SSN.

Another one involves the caller saying he or she is with Medicare, and they need to update your information. Medicare doesn't work that way – if they want information, they will mail you.

Plus ça change, plus c'est la même chose (Jean-Baptiste Alphonse Karr, editor of *Le Figaro*, 1839-, known for his epigrams).

New Driver's License Required to Fly After 10/2020

If you want to board an airline or enter a federal facility or military base after October 1, 2020, your existing California driver's license will not be accepted as identification. You will have to use a new California license that meets federal REAL ID standards or another form of acceptable ID, such as a valid U.S. passport or military ID.

The DMV began accepting applications for the new licenses and identification cards on January 22, 2018. The DMV has issued more than 26 million valid driver's licenses and another seven million ID cards. Congress approved the requirement for the new REAL ID licenses in 2005 in the wake of the 9/11 terrorist attacks. About half the states have conformed so far.

To receive the new license, applicants will

Why has U.S. Life Expectancy Fallen Behind Other Nations?

A recent brief from the Center for Retirement Research at Boston College focused on U.S. life expectancy for men and women compared with nine other countries in the industrialized world. Life expectancy in the US and other industrialized countries has improved substantially in recent decades, measured at birth, at age 50, and at age 65.

In recent years, however, the U.S.'s life expectancy has fallen relative to other nations. In 1960, for example, only Canada and The Netherlands exceeded the U.S.'s life expectancy at 65. Canada was at 14.7 years, and the U.S. was at 14.3 years. By 2016, however, France's life expectancy led the group at 22.7 years, and the U.S. was 10th out of 10 nations at 19.4. The average French citizen could expect to live almost to 88 at the age of 65, but the average American will only live to just over 84.

The decline is particularly striking for women, who are now 2.5 years behind the other countries. Men's life expectancy in the US has started to slip in recent years also.

have to make an appointment at a DMV field office (recommended) and provide proof of identity, such as a certified U.S. birth certificate, valid U.S. passport, employment authorization document, permanent resident card, or foreign passport with an approved form I-94.

In addition, applicants must show a California residency document that includes your physical California resident address. Documents addressed to a P.O. box must include the physical resident address. Another requirement is to provide proof of your Social Security number, such as a SSN card, W-2, or paystub with your full SSN. Name change documents, such as marriage certificate or divorce decree, may be required if your identity document name is different from the name on your application.

A major reason for the difference between the U.S. and other nations is that, historically, the U.S. has had higher rates of smoking and obesity. As a result, the U.S. has made less progress at reducing deaths related to strokes, respiratory diseases, and diabetes.

If U.S. smoking and obesity rates had matched those of its peer countries, U.S. life expectancy would have exceeded the average until recently

If U.S. smoking and obesity rates had matched those of its peer countries, U.S. life expectancy would have exceeded the average until recently. Going forward, smoking is no longer a major contributor to the life expectancy gap; the real challenge is curbing obesity.

The brief is available at <https://goo.gl/PYnVWc>.

Legislative Report

(Continued from the previous page)

Update on pre-dispute arbitration agreements in long term care - CMS proposed new federal regulations ditching a 2016 Obama administration order which stopped the practice of nursing homes requiring that new residents upon entry sign an agreement to use arbitration in the event of a dispute, thus negating access to the judicial system. Please note Bill Blischke's 7/26/18 letter protesting the change. There has been no final action on the matter. Instructive, and perhaps a reason for delay: you might wish to read the seven page letter from the American Bar Association, a powerful indictment of the Trump administration proposal, coming down strongly on the side of citizen access to the judicial system. File Code CMS-3342-P. Access via <http://www.regulations.gov>.

One other little problem, which could get bigger. At least three and maybe more of our "friends" in the legislature have been identified among the "naughty boys" who

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CALIFORNIA STATE UNIVERSITY EMERITUS AND RETIRED FACULTY ASSOCIATION

**The Retirement Center
18111 Nordhoff Street
Northridge, CA 91330-8339
<http://www.csuerfa.org>**

Have you moved? If so, please report your new address to the CSU-ERFA office at the above address.

Address Service Requested



California State University Emeritus & Retired Faculty Association

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CSU-ERFA Reporter March 2018

Retired Professors Asked to Head Initiative

A charity-originated concept called "California Standard(sm)" is looking for an ownership team including retired professors. Not only will the professors choose the how, how much, and where of their involvement, but, also, the professors will have a vote on disbursing surplus funds, as, by definition, California Standard will be self-funding and generate surplus revenue.

Pay will be for occasional consulting, part-time and full-time positions, as chosen by the professors and available from the program.

California Standard is to become an original public service to benefit all Californians and, through inspiration, the population of other states.

For details and contact information, go to <http://www.mymontebello.com/cs.htm>.

CSU-ERFA Calendar of Events

April 7, 2018 - CSU-ERFA State Council meets at CSU East Bay conference center, in downtown Oakland, 10 a.m. to 3 p.m.

August 18, 2018 - CSU-ERFA Summer Executive Committee meeting, in Torrance. For more information contact the President.

October 13, 2018 - Fall State Council meeting at CSU Fullerton, Pollak Library North 130.

October 31, 2018 - Applications for the CSU-ERFA Charitable Foundation Research Grant program are due.

Constitutional Amendment Approved

(Continued from page 1)

forward to me other possible names and (mellifluous) initialisms.

Proposed changes will be discussed by the executive committee and brought to the State Council as necessary.

Legislative Report

(Continued from page 11)

have for many years carried on the strong in-house (and senate!) tradition of sexual predation. Some of them have quit or will be forced out and will not be available to support retiree interests. Probably good riddance, but we'll have to wait and see. Still, there is consternation and a shake-up going on. To be accompanied by real change?