



REPORTER

A publication of the California State University Emeritus and Retired Faculty Association

CALIFORNIA LEGISLATURE RIDES TO A CLOSE ON A WILD STALLION

The 1990 session of the California State Legislature, now history, was one of the most productive in years for active and retired state employees. Apparently, the legislators were dismayed at what recent budgets have done to these groups, and so they gave approval to several of their long-sought goals. The Governor, in the closing months of his administration, will now have to approve these legislative items or take the blame/credit for vetoing them.

The closing week of this session was one of the wildest ever. Procedural maneuvering was rife: some key items of long dead bills were successfully added by amendment into other bills, some items were traded into bills further along in the legislative process, and amendments were numerous. Therefore, the exact language of many bills is not available at this writing.

The following measures, either of interest to or affecting ERFA members, were sent to the Governor for approval or veto: (Letters to him in support of the measures you wish to see signed are in order!)

AB 373 (Elder)—Requires the State Director of Health Services to contract for a catastrophic health insurance program.

AB 4213 (Connelly)—Requires the PERS Board to enter into contracts covering long-term care for members and annuitants of PERS.

SB 1683 (Mello)—Increases the lump sum death benefit for employees and PERS retirees from \$600 to \$2,000.

SB 2026 (Craven)—Establishes a deferral compensation program for state employees.

SB 2465 (Green)—Changes the retirement formula base from the highest three year average to the highest one year of compensation. It also continues for three years the subsidy for persons living in rural areas where there is no alternative to the costly PERS-Care health plan.

SB 2468 (Green)—Authorizes vision care for PERS retirees similar to that for active employees when an appropriation is approved. (Such an appropriation will be sought as soon as a new governor is sworn in.)

SB 2892 (Royce)—Authorizes the PERS Board to contract with out-of-state health organizations for active employees assigned out-of-state and for retired employees who live outside California.—William Tidwell

MESSAGE FROM PRESIDENT DOBKIN

With the change in the CSU Chancellor's office, I look forward to CSU-ERFA developing for its members a more productive relationship with the CSU.

For example, CSU-ERFA, hopefully, can use this "more productive relationship" to convince the Chancellor's office to correct the lack of library borrowing privileges for retired faculty that exist on some CSU campuses (see related story on page 2 of this issue of the *ERFA Reporter*).

At the same time, while CSU-ERFA seeks more recognition and appreciation for its members, it needs to demonstrate a willingness to be of value to the CSU, especially to the campuses from which each of us retired.

Of course, CSU-ERFA must continually work to protect and improve the benefits of its members. But CSU-ERFA members must also tell the story of their contributions to individual campuses, especially those contributions that have been given voluntarily, without compensation.

For example, I have heard that the budget crunch has forced cancellation of essential classes on some campuses and that retired faculty, to offset the damage, have agreed to teach these classes without compensation. Please let CSU-ERFA know about any such contributions you may have made to your campus. CSU-ERFA representatives, whenever they are negotiating with the CSU in an effort to improve the status of CSU retirees, can use these examples—Milton Dobkin.

NATIONAL FACULTY EXCHANGE PLANS

ERFA has now successfully concluded its negotiations with the National Faculty Exchange for interested CSU-ERFA members to participate in the emeritus placement program. ERFA is ready to accept requests from any member who is interested in participating.

Here is what an ERFA member should do:

1. Write or call the CSU-ERFA office for a registration form.
2. Fill out the form and mail it to CSU-ERFA, 9010 Reseda Blvd., Suite 224, Northridge, CA 91324. (IGNORE the request for the registration fee. CSU-ERFA will provide a reduced fee to the placement program as a benefit of ERFA membership.)
3. If interest in actual placement, request a complete application from CSU-ERFA. Again, return this form to CSU-ERFA. This office will forward the completed application

CSU-ERFA NEEDS YOU! JOIN TODAY!

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to the National Faculty Exchange office. As with the registration form, **send no money**. Placement fees are being waived for CSU-ERFA members, at least through the 1991-92 academic year.

4. After the office of the National Faculty Exchange has made a "match" between an institution and your placement request, you will receive notification and then be free to negotiate conditions for appointment.

NB: Do not apply to the National Faculty Exchange directly (before Step 4 occurs). Such application will cost you substantial fees. Always use CSU-ERFA office for your contacts.—Milton Dobkin

NATIONAL FACULTY EXCHANGE COORDINATOR

If the CSU-ERFA membership indicates considerable interest in the National Faculty Exchange program especially designed for them (see related story p. 1), the CSU-ERFA State Council believes a special coordinator for the program may be needed.

This coordinator should probably be located reasonably close to the CSU-ERFA office in Northridge in order to handle the related clerical work.

If you live in the Los Angeles area and are interested in volunteering to serve as the ERFA Emeritus Placement Coordinator, send a note about your interest either to Milt Dobkin or Jack Byrom, CSU-ERFA, 9010 Reseda Blvd., Suite 224, Northridge, CA 91324.

REPORT ON LONG-TERM CARE

The CSU-ERFA Committee to prepare a report on means of improving long-term care for retired CSU faculty (Nathan Kravetz, San Bernardino; Don Moore, Los Angeles; and John Stafford, Northridge) has

1. Collected and explored ways to make information available to CSU-ERFA members. (Because there are approximately 128 companies in this field, or hoping to move into it, the amount of information is overwhelming. E. J. S. Insurance Service, Inc., through its president, Ernest J. Strobel, has presented a proposal of services for CSU-ERFA. Max Norton has obtained information from Vantage Source, Inc., Gaithersburg, MD. At the request of Jerry Seliger of the CSU Northridge Health Science Department, James Sprifke of Travellers Insurance is preparing a report on this company's programs. Don Moore is compiling information about the offerings of American Express and about various long-term care homes. William Schlosser from CSU Northridge is looking into the organizational structure and funding of the home for the retired sponsored by the Actor's Guild.)

2. Examined the advantages and disadvantages of self-administered and outside administered programs. (A combination of these systems may be possible for CSU-ERFA to sponsor. The question of how much of the program should be care management has also received attention.)

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YOUR LIBRARY PRIVILEGES

In order to discover what CSU campuses are doing about providing library borrowing privileges for emeritus or retired faculty, CSU-ERFA contacted the CSU library directors with the assistance of the Humboldt State University library director, David Oyler.

Using the information collected with David Oyler's assistance, CSU-ERFA developed a report and distributed it to the State Council at the June meeting in Los Angeles. The data collected indicate some comforting practices that are in accord with the CSU-ERFA sponsored Trustees' action on the status of the CSU emeriti, but the data also reveal some curious variations among the campuses.

These "curious variations" appear to occur on campuses which have adopted policies of differential treatment between faculty designated as "emeriti" and those designated as "retired" faculty. Fourteen of the twenty CSU campuses (CSU Marcus was included among the respondents even though it obviously has no retired faculty) permit all emeritus and retired faculty to receive a gratis borrowers card, but five of these campus issue such cards only to emeritus faculty.

(At San Francisco there is a further variation: emeriti, who qualify for such status based on the length of full-time service, have full faculty borrowing privileges, but other faculty retirees have their borrowing privileges limited to twenty-eight days.)

Only nine campuses (Chico, Dominguez Hills, Fresno, Hayward, Humboldt, Long Beach, Los Angeles, Northridge, San Jose) will grant borrowing privileges to emeriti or retirees who present their cards from other campuses, thereby creating a problem for ERFA members who have moved since retirement and wish to use a campus library other than the one from which they retired. The ERFA State Council indicated at its June meeting that it will attempt to get the CSU to establish a uniform policy among all campuses, one that permits appropriate borrowing privileges for all faculty at all campuses.

Interested ERFA members may obtain a copy of this library survey from the CSU-ERFA office.

CSU-ERFA MEMBERSHIP GROWTH

CAMPUS	NUM	CAMPUS	NUM
BAKERSFIELD	2	POMONA	58
CHICO	73	SACRAMENTO	79
DOM. HILLS	12	SAN BERNAR.	14
FRESNO	63	SAN DIEGO	144
FULLERTON	62	S. FRANCISCO	88
HAYWARD	60	SAN JOSE	103
HUMBOLDT	54	S. LUIS OBIS.	35
LONG BEACH	158	SONOMA	31
LOS ANGELES	100	STANISLAUS	14
NORTHRIDGE	125		

TOTAL 1,275

EXECUTIVE COMMITTEE MEETING

All members are hereby notified that the CSU-ERFA Executive Committee will meet in Los Angeles at CFA headquarters on September 22 from 10:00 AM to 3:30 PM. CFA Headquarters is located at 8939 S. Sepulveda Blvd, Suite 520, Los Angeles, near Lax. All members are invited to participate.

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tion becomes part of the policy and the company can later use it to rescind your coverage. Make sure the agent has answered the questions correctly and hasn't changed any of your answers. . . .

"3. Beware of agents who insist they can get you coverage in 24 or 48 hours or some similarly short time. That may be a signal the company will wait until you file a claim to determine your fitness for coverage. You may be better off with a company that examines your medical history and requires an attending physician's statement before issuing the policy. . . .

"4. Be wary of a company willing to issue a policy to someone over age 85. A company eager to issue coverage to very old people may have less intention of paying the claims that inevitably will follow. Check with your state insurance department to see if it has information on how the company pays claims, especially those made by the very old.

"5. Avoid policies that require you to be hospitalized before a nursing-home stay and those that require a prior level of care before benefits are payable. Even though the model law written by the National Association of Insurance Commissioners prohibits such restrictions, not all states have adopted the model, and there are still policies sold with these limitations. . . .

"6. Carefully read the policy's definitions for levels of care. If the policy says it pays for skilled, intermediate, and custodial care, make sure it pays for them in any type of facility, not just one specializing in skilled-nursing care. If the definitions seem too restrictive, look for another policy. Some policies make no distinction among levels of care. They will pay for any type of care in any licensed facility. It's worth considering these less-restrictive policies to avoid haggling

LETTER FROM ERFA MEMBER

I have just . . . found the *Wall Street Journal* article of June 12 about CALPERS trying to hire minority firms that didn't make the qualified list the first time around. I am paying [ERFA] . . . to protect my interest, and I strongly object to any "affirmative action" weakening my protection plan.

. . . I trust you will sympathize with my plight. When I got my Ph. D. from Stanford, I had to borrow every cent of the money and pay it back over the next decade of teaching. (And in those days, child care, baby sitters, etc., were not even deductible, so I was repaying my loan in post-tax dollars, and paying to educate four children on top of that.) . . . Widowed when I was 25, when I borrowed to go back to school, I have had to raise four sons who are classified as "white males." Over the years, they have been denied jobs or . . . [one was] actually fired because he was neither a woman nor a black.

To make a long . . . story short, I have paid over the years to support my sons through these years of income redistribution and affirmative action, and I am still having to help support them out of my pension. They are in blue collar work in spite of having master's degrees (two of them), and blue collar work these days in . . . [the Midwest] is iffy.

Please do everything you can to see that the pension funds are protected and managed by the best possible people—regardless of their sex or color.

over definitions when the need for care arises.

"7. Buy one good policy. If you have a policy and want either higher benefits or less-restrictive coverage, ask your present company about upgrading it. . . .

"8. If you own a policy, make sure a friend, family member, or your doctor knows where it is, when the premiums are due, and how to submit claims to the insurance company." (From P. 665)

The *CSU ERFA Reporter* is a publication of California State University Emeritus and Retired Faculty Association. President: Milton Dobkin. Executive Director: Jack Byrom. Office Manager: Ann Oliver (818)886-1196. Editor: Fred McMahon, 1400 S. Catalina 309, Redondo Beach, CA 90277, (213)540-1111. All rights reserved.

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ADDRESS CORRECTION REQUESTED

HAVE YOU MOVED? If so, please
complete and return to ERFA:

Name _____

Address _____