



# PACRA (PALOMAR COLLEGE RETIREES ASSOCIATION)

<https://www2.palomar.edu/pages/pacra/>

## BOARD OF DIRECTORS MEETING MINUTES FINAL

THURSDAY, JANUARY 28, 2021 / 1-2 PM

### ZOOM MEETING HOSTED BY BOB LARSON (COVID-19)

<p><b>A. CALL TO ORDER</b></p> <p>Members Present</p> <p>Members Absent</p> <p>Guests</p>	<p>The meeting was called to order by Judy Cater, President, at 1:05 p.m.</p> <p>Steve Spear, Judy Dolan, Tom Humphrey, Jayne Conway, John Erickson, Cynthia Poole, Becky McCluskey, Bob Larson</p> <p>June Rady</p> <p>None</p>
<p><b>APPROVAL OF MINUTES</b></p>	<p>The November 19, 2020, Board Meeting Minutes were approved as written. <i>(attached to original Minutes file)</i></p>
<p><b>B. ANNOUNCEMENTS / INFORMATION</b></p>	<p>1. Reports relating to the following items were reviewed and briefly discussed:</p> <p>a. <i>Highlights of December 2020 and January 2021 GB meetings:</i> Judy Cater spoke at the December GB meeting, welcoming the new GB members and congratulating the new retirees. New Board member Brian Wilson was nominated as Board President; Mark Evilsizer as Vice-President; and Norma Miyamoto as Board Secretary. <a href="https://go.boarddocs.com/ca/pccd/Board.nsf/vpublic?open">https://go.boarddocs.com/ca/pccd/Board.nsf/vpublic?open</a></p> <p>b. <i>Highlights of Jack Kahn's daily Covid-19 emails:</i> ongoing information to keep the campus community informed including <i>Local Updates</i>, <i>Antiracist Updates</i>, <i>Palomar Champions</i>, and links to the Zoom meetings for the <i>State-of-the-Budget</i> sessions and the <i>Campus-wide COVID-19 Updates</i>. College received \$13.2 billion for Covid relief.</p> <p>Next GB meeting: February 2, 2021 <i>(GB meeting schedule attached to original Minutes file)</i></p> <p>c. PC Budget meetings: no report</p>
<p><b>C. REPORTS/UPDATES</b></p>	<p>1. <b>Benefits Committee:</b></p> <p>a. Report of <b>December 2, 2020</b>, Zoom meeting: Steve/Jayne/Becky/Judy D. / Judy C. (alternate):</p> <p><b>II. Discussion Items –</b></p> <p>a. Retiree Premium Cost Analysis</p> <p>b. Follow Up: eBenefits and Medicare coordination informational videos</p> <p>c. Review of SISC claim payment process for retirees</p> <p>d. Retiree Benefit comments</p> <p>i. Hyatt/MetLaw Plan</p> <p>a. <b>Retiree Premium Cost Analysis:</b> Linda Beam presented information.</p> <p>b. <b>eBenefits and Medicare coordination of informational videos:</b> Wendy stated that videos are available on both sites and HR is working to coordinate access to information.</p> <p>c. <b>Review of SISC claim payment process for retirees:</b> Becky asked about what Medicare pays vs what SISC pays; in some member EOBs, two statements are made at the bottom of the form: <b>01</b> <i>This is the amount in excess of the maximum allowed amount for a participating provider (Medicare); the member, therefore, is not responsible for this amount.</i> <b>02</b> <i>This provider (SISC) has accepted Medicare's or Medicaid's allowed amount as the total amount due; the member therefore, is not responsible for the balance.</i> <b>Question:</b> If</p>

	<p>provider (SISC) has to accept what Medicare pays, I'd like some clarification to that and if there is cost savings that may also be a benefit.</p> <p>d. <b>Retiree Benefit comments, Hyatt/MetLaw Plan:</b> Jayne reviewed the process and concerns of some retirees</p> <p>III. <b>OTHER:</b> Steve asked about retirees' Dental coverage regarding CT scans and alternate sedation techniques which are currently not covered; Wendy will research.</p> <p>For more detailed information on the above, please refer to the Benefits Committee meeting Minutes of Nov 4: <a href="https://www2.palomar.edu/pages/benefits/minutes-and-agendas/">https://www2.palomar.edu/pages/benefits/minutes-and-agendas/</a></p> <p><b>Next scheduled BC meeting:</b> February 3, 2021, at 3 p.m. on Zoom</p> <p><b>SISC Board meeting highlights</b> of Dec 17, 2020, and Jan 21, 2021: Jayne reported that there was no report from San Diego County although Kern County did have a report relating to member expenses. BC committee members did not receive an eVite to the Jan 21 Zoom meeting.</p> <p><b><i>A clarification was made regarding SISC: it is secondary to Medicare, not supplemental.</i></b></p> <p><b>Next SISC Board meeting:</b> February 18 at 1 pm on Zoom</p> <p><b>REMINDER:</b> HR has posted a <i>Retirees Information Page</i> on its website: <a href="https://www2.palomar.edu/pages/hr/employees/benefits-2/">https://www2.palomar.edu/pages/hr/employees/benefits-2/</a> Click on the <b>RETIREMENT INFORMATION</b> link</p> <p><b>2. Treasurer/Membership:</b> Tom Humphrey: As of the Dec 22, 2020, database, there are 180 active members for 2020-2021. Tom reported a balance of \$18,375.07 in the PACRA general fund and \$1,403.34 in the scholarship fund.</p> <p><b>3. Secretary's Report Directory   Email Blasts:</b> Judy Dolan</p> <p>a. <b>Directory:</b> a new Directory for 2021-2022, including our newest members, will be sent to members after the membership renewal date of July 1, 2021, the beginning of the PACRA fiscal year.</p> <p>b. An <b>email blast</b> entitled <i>DECEMBER 2020 UPDATES AND HOLIDAY GREETINGS!</i> was sent on Dec 3.</p> <p>c. an <b>Active Members' list</b> was distributed via Zoom to Board members (attached to original Minutes file)</p> <p><b>4. Other:</b> there was a short discussion about whether the EGWP reimbursement form process for Medicare D was cost effective for the District re amount of money paid back to retirees vs the labor-intensive work by HR staff.</p>
<b>D. UNFINISHED BUSINESS</b>	<p><b>1. Discussion/Action: PACRA Emergency Fund for PC Students:</b> after a review of the concept by John and Cynthia, and recognizing that the Foundation has an application process for aid to students with an emergency, the Board <b>agreed by consensus</b> that any future consideration of cash donations by PACRA should be funneled and stipulated through the Foundation's existing student-need categories.</p>
<b>E. NEW BUSINESS</b>	<p><b>1. Discussion: Update to UNUM Long-Term Health Care premium increase as of Jan 2021:</b> Judy C. summarized data from Consumer Reports and other sources, stating that long-term care costs have been in flux since the early 2000's and that data is not accurate in age calculations. We retired with the District giving us the Basic coverage from UNUM; if we wanted any additional coverage, we paid for it. It would be up to individual retirees to research their own needs in relation to the</p>

	<p>premium increase from UNUM and what other companies have to offer; this is not a negotiable item with the District for retirees.</p> <p>In a similar vein, Steve discussed various options for planning for long-term care at our ages including information from the CA Department of Insurance, STRS, and PERS.</p> <p><b>2. Discussion/Action: April 15, 2021 Annual Meeting.</b> It was decided by consensus to once again cancel the face-to-face meeting; however, the Board continues to assess the ongoing pandemic situation for alternatives. The Spring <i>PACRA PACER</i> will be mailed as planned.</p> <p><b>3. Other: Information:</b> Accessing the eBenefits Portal: Jayne shared the following:  <b>LOGIN:</b> <a href="https://enroll.ebenefits.com/login.aspx?id=342">https://enroll.ebenefits.com/login.aspx?id=342</a>  <b>eBenefits Online Benefit Election Portal</b>  Employees need to make elections through the portal; no paper forms will be accepted this year due to the remote environment.  <b>Technical support (866)203-8051</b></p>
<b>F. OTHER</b>	Bob discussed updating the PACRA webpage with a new menu item to simplify access to health benefits information for retirees.
<b>G. ADJOURNMENT</b>	The meeting was adjourned at 2:48 p.m.

Respectfully Submitted,

*Judy Dolan*

Judy Dolan, Secretary

<b>FALL 2020 BOARD MEETINGS: VIA ZOOM</b>	<b>SPRING 2021 BOARD MEETINGS: via Zoom</b> <i>(Note change to <b>FOURTH Thursday</b> to accommodate Board members on the Benefits Committee to attend SISC Board Zoom meetings on the third Thursday)</i>
<del>August 20</del>	<del>January 28</del>
<del>September 17</del>	February 25
<del>October 15</del>	March 25
<del>November 19</del>	April 15 Annual Meeting: <i>TBD</i>
<del>December Board Lunch: Dec 10</del> <del>(Canceled re Covid pandemic)</del>	May 27 (last Board meeting) Next Board Meeting: August 26, 2021