

PACRA (PALOMAR COLLEGE RETIREES ASSOCIATION)

<https://www.palomar.edu/pacra/>

BOARD OF DIRECTORS MEETING MINUTES

THURSDAY, MARCH 20, 2025 | BECKY'S HOUSE

**A. CALL TO ORDER /
ANNOUNCEMENTS**

The meeting was called to order at 10:10 AM

Members present

Becky McCluskey, President; Judy Cater, VP; Jayne Conway, BC Rep

There were no Announcements.

As there was no Quorum, no Agenda was provided; instead, the following discussion occurred:

- Questions to ask of the Benefits Committee at its next meeting
- Retiree Benefits issues to be discussed with the PACRA general membership at the April 17, 2025 Annual Meeting
- Great news that, because of President Biden's signing of the *SSFA (Social Security Fairness Act)* on January 5, 2025, our PACRA members are receiving the lump sum this month (as well as our CalRTA members)!!
- Review of the March 6, 2025, meeting with Wendy, Christine, Becky, JudyC, and Jayne re the progress in the Scripps/Anthem negotiations:

Currently, Anthem is not giving the best information—they are training people and some are still learning. Scripps is complicating the issue with multiple emails. **For retirees who are 65+, have Medicare as primary coverage, and see a Medicare provider, there is no change in your coverage.**

Directly quoted from an HR email dated March 5, 2025 sent to PACRA Board members prior to the March 6 meeting:

65+ EGWP members still continue to have access to Scripps's providers, including "Scripps Memorial Hospital Encinitas," because Medicare is primary; both Scripps Medical Group and Scripps Memorial Hospital Encinitas currently participate with Medicare. Therefore, Anthem treats the EGWP and Companion Care claims as in-network with Medicare. Use of Scripps is not an option for Active and <65 Retirees, except for emergencies or those approved for treatments (Continuation of Coverage); EGWP members have more access to providers with their SISC EGWP and Companion Care plans.

... physicians can end their individual contracts with the medical group, typically with a 30-day notice. This type of action has nothing to do with the Anthem/Scripps contract; the provider leaving Scripps was the provider's individual decision. Therefore, members that see this provider received a letter so they could be informed and choose another provider with Scripps.

OVER

The Anthem Website mostly refers to active/<65 plans, and their information is more general and not always specific to our plan designs; **please don't refer to the website for plan-specific details. Your (retiree) plan's *Evidence of Coverage (aka: EOC)* and benefit summaries, are best items to refer to—or members can call Anthem Customer Service for specific questions about their plans.**

If Anthem is not covering our 20% coverage, call Wendy or Christine and they will contact Armando. (It is best to get an EOB (Explanation of Benefits) before a procedure to clarify any questions or concerns.)

ADJOURNMENT

The meeting adjourned at 11:00AM