

# AFTER-WORDS

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

VOLUME XXXII, ISSUE 3

WWW.DEANZA.EDU/FODARA

JANUARY 2016

## DECEMBER HOLIDAY LUNCHEON



It was great fun to see people who retired in the past and hear about their recent activities. Seeing so many smiling faces and people giving hugs made the

event worthwhile. And it was a pleasure to have Judy Miner, Foothill-De Anza District Chancellor, Tess Chandler, Foothill-De Anza Foundation Executive Director, along with Dennis Cima, De Anza's Director of Development, join us for the lunch.

The tables were decked out in festive colors each with a beautiful poinsettia plant as centerpiece. The sixty-four retirees who attended this holiday event all had a great time. They enjoyed a delicious meal of prime rib, baked salmon, or vegetarian entrée topped off with apple pie and coffee for dessert. No one left feeling hungry after this fabulous lunch!

Patrick Gannon, Director of De Anza College Food Services, and his staff did a fantastic job at our party, providing excellent service, and we can thank John Struve, Patrick's new chef, for the tasty, festive meal. Many retirees told me it was the best food ever served at this annual event.

Giving away door prizes was fun, especially for the winners of the bottles of wine, poinsettias, holiday CD's, and a fresh evergreen wreath. Our 2015 luncheon was

a great time of socializing and renewing friendships. If asked about the party, tell people what they missed and encourage them to come next year!

*Mike Paccioretti*

## VALENTINE LUNCHEON



Thursday, February 11 we return to the Blue Pheasant restaurant, Cupertino, for our 27<sup>th</sup> FODARA Valentine lunch. For entertainment, Bob Hubbs will continue his discussion on "What lies under Alcatraz Prison."

Last year Bob explained how "ground radar" was used to locate tunnels under the exercise yard. Come and hear the latest from Bob about that familiar location: fill out and send in the reservation form on p.7.

Bring your favorite valentine and/or come to meet old friends or make new ones. I assure you, you will have an enjoyable time.

The Blue Pheasant has a variety of dishes to whet your appetite, from Broiled Salmon and London Broil to Sicilian Chicken and Pasta Primavera. We will be gathered in the quaint lower dining room. To avoid the stairs, enter through the gate to the right of the main building and bear left to the outside entrance.

*Lescher Dowling*

## BOARD OF DIRECTORS 2015-16

<b>President</b>	Mike Paccioretti	408.274.4929	pacciorettimike@sbcglobal.net
<b>Past President</b>	Tom Moore	650.969.3847	tomandcary@comcast.net
<b>Secretary</b>	Thomas Roza	408.375.9515	rozathomas@fhda.edu
<b>Treasurer</b>	Ed Burling		edburling@gmail.com
<b>Vice President</b>	Bill Lewis	408.639.9919	billlosgatos@sbcglobal.net
<b>Member At Large</b>	Janice Carr	650.941.2567	janicecarr@pacbell.net
<b>Member At Large/ Webmaster</b>	Cindy Castillo	408.702.7721	cindycastillo@comcast.net
<b>Member At Large</b>	Claudette Penner	408.736.6481	claudette@penner.org
<b>Member At Large</b>	Bob Hubbs	408.738.2489	jrsbbuh@comcast.net
<b>Newsletter</b>	Linda Lane		lanelinda@fhda.edu

## FODARA 2015-16 CALENDAR OF EVENTS

<b>Sept 1</b>	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
<b>Oct 29</b>	Thurs	Pizza Thing	3:00 pm	Tony & Alba's	Open to all
<b>Nov 3</b>	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
<b>Dec 11</b>	Fri	Holiday Party	11:30 am	De Anza Campus Conference Rooms A & B	Open to all
<b>Jan 12</b>	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
<b>Feb 11</b>	Thurs	Valentine Lunch	11:30 am	Blue Pheasant Restaurant	Open to all
<b>Mar 1</b>	Tues	Board Meeting	1:30 pm	1365 Wright Ave, Sunnyvale	Open to all
<b>Apr</b>		?			Open to all
<b>May 3</b>	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
<b>Jun 16</b>	Thurs	Picnic	3:00-5:00 pm	Cuesta Park, MV	Open to all
<b>Aug</b>	TBA	SJ Giants Game & BBQ	TBA	San Jose Stadium, SJ	Open to all

## FODARA COMMITTEES/MEMBERS

<b>District Benefits</b>	Tom Strand, strandtom@fhda.edu Faith Milonas, milonasfaith@fhda.edu
<b>After-Words Email</b>	Cindy Castillo, cindycastillo@comcast.net
<b>After-Words Paper Mailing</b>	Janice Carr, janicecarr@pacbell.net
<b>Scholarships</b>	<b>(Need one volunteer)</b>
<b>Social</b>	<b>(Need two volunteers)</b>
<b>Mailings</b>	Maureen Gates, gates-m@sbcglobal.net

## THE LATEST FODARA BENEFITS NEWS

Happy New Year! FHDA retirees are now beginning the CalPERS 2016 Health Care Plan Year (which coincides with the calendar year) with, for some plans, new rates and plan changes. For a review of 2016 benefit changes and costs, point your browser to these FODARA and/or District webpages:

[www.deanza.edu/fodara/pdf/CORRECTION%20Benefits%20info.pdf](http://www.deanza.edu/fodara/pdf/CORRECTION%20Benefits%20info.pdf)

[hr.fhda.edu/\\_downloads/Employee\\_Retiree%20Contribution%20Rates\\_PY%202016.pdf](http://hr.fhda.edu/_downloads/Employee_Retiree%20Contribution%20Rates_PY%202016.pdf)

### **Cadillac Tax Pushed Back to 2020**

Recall that the Affordable Care Act (ACA) imposes a so-called “Cadillac Tax” on very expensive health care plans in an effort to drive down costs. The tax: 40 percent of total annual healthcare plan costs (meaning the full CalPERS premiums, not the lower subsidized rates retirees pay) exceeding \$10,200 per year for individuals (\$27,500 for families) goes back to the government. The Cadillac Tax was scheduled to begin in 2018, but according to Lockton (the District’s health care consulting firm), it’s been postponed two years to 2020 due to push back from a variety of sources. This can be viewed as good news: the District won’t be on the hook for this tax during 2018-19 so won’t (yet) move towards modifying plans to keep total costs below the threshold.

### **1095B Tax Forms from CalPERS**

According to Lockton, FHDA retirees will receive by March 31 a 1095B tax form from CalPERS for tax year 2015. However, the 1095B form data, which is to show you have complied with the ACA “individual mandate,” does NOT (can't) get filed this year because apparently the standard tax forms do not yet have a space to enter this information. So, just file away your 1095B. Starting next year, all 1095B forms will be sent out by the end of January, and the

data will have to be entered when you file your taxes.

### **2016 FHDA Budget**

On December 3, 2015, Kevin McElroy, Vice Chancellor of Business Services, held a workshop on the 2016 FHDA Budget. Positioning has begun to stake out interests for both the District and its unions. In the workshop, McElroy’s budget projections emphasized fiscal obligations including about \$24M for repair of the Flint Center Garage, millions more for mandated CalPERS/CalSTRS employer contributions in the coming years, and the large deficits that would result with no additional state funding. The unions, in turn, point to the unprecedented \$15.5M ending balance this year of one-time money from the state and a rebounding state economy. Stay tuned.

*Tom Strand, Faith Milonas*

FODARA Benefits Representatives  
[StrandTom@fhda.edu](mailto:StrandTom@fhda.edu)  
[MilonasFaith@fhda.edu](mailto:MilonasFaith@fhda.edu)

## NEW FHDA RETIREES

Online District Board meeting minutes show five folks retired in late November or December 2015 (apologies if anyone was excluded). We wish all retirees a happy and healthy post-employment life and invite them to join FODARA by signing up for the email listserv (send email address to [cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)), by volunteering to serve on a FODARA committee or by attending a FODARA special event (see p. 2).

- ✦ *Dan Atencio, DA Physical Education*
- ✦ *Lesley McCortney, DA Learning Resources*
- ✦ *Janet Schmidt, DA Student Services*
- ✦ *Janny Thai, DA Counseling*
- ✦ *Dennis Vargas, DA Food Services*

## MEDICARE PART B & D "NEWS"

*Editor's Note: This article attempts to explain Medicare Parts B and D costs using figures and information on the webpages cited below at the time this AfterWords issue was published; however, since these pages may be updated at any time, anyone with questions review the pages or call Medicare.*

Most seniors—over 90 percent—pay the lowest "basic" rate for Medicare Part B (out-patient/doctor visit), which throughout 2013-15 has been \$104.90 per month. In 2016, with no Social Security benefit cost-of-living adjustment (COLA), the basic rate will stay \$104.90 for many seniors but increase to \$121.80 per month for those in one of five groups, e.g., those who don't get Social Security or those who enroll in Part B for the first time in 2016 ([www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html](http://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html)).

Most seniors on Medicare also pay the lowest "standard" rate for Part D (prescription drug coverage) but that rate varies depending upon the particular plan, whether chosen by the senior or provided by a former employer.

However, 5-10 percent of seniors on Medicare pay more than the basic/standard rates for Part B and Part D because their yearly income goes above a certain maximum. Medicare calls this increased rate **INCOME-RELATED MONTHLY ADJUSTMENT AMOUNT (IRMAA)**. IRMAA is based on your **MODIFIED ADJUSTED GROSS INCOME (MAGI)** from generally two, but not more than three, years prior, as reported to the Social Security Administration (SSA) by the Internal Revenue Service (IRS). For example, 2016 IRMAA is based on 2014 MAGI.

IRMAA applies only if your MAGI rises above a threshold. For example, in 2015, a single individual whose 2013 income was above \$85,000 but below \$107,000 paid \$146.90 for Part B instead of \$104.90; in 2016, under the new basic rate of \$121.80, for the same income range, a single pays \$170.50 for Part B. A chart of Part B IRMAA rates is at [www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html](http://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html). After the initial bill, IRMAA appears as a line item on your monthly Medicare Part B/D premium

statement. But, if your MAGI goes up and down, IRMAA comes and goes as well.

If IRMAA ever becomes applicable to you, you will receive a "determination" letter from the SSA. It explains what information was used to compute the IRMAA and how to appeal if the tax information the IRS provided is incorrect, e.g., your tax filing status ("Married" or "Single") changed or a "life changing event" (LCE) reduced income.

A new Medicare member is automatically charged the basic/standard Part B and Part D premiums until SSA receives your MAGI from the IRS. So, even if your first several premiums for Medicare Part B/D are the basic/standards rates, that is no guarantee future premiums will not increase, either because SSA recently received your MAGI or because at some point your income goes up. And IRMAA may be applied retroactively for the months charged the lower rates.

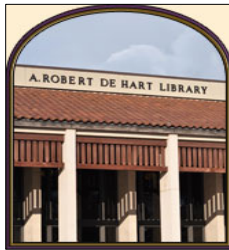
If "eligible" for a Medicare Part D IRMAA ([www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html](http://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html)), any extra amount you have to pay is **not** part of your plan premium, thus you pay the overcharge directly to Medicare. You can have the Part D IRMAA deducted from your Social Security check otherwise Medicare will send a bill. You are required to pay the Part D IRMAA even if your former employer pays for your Part D plan, but, again, you pay the amount directly to Medicare, not your employer. A chart of Part D IRMAA rates is at [www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html](http://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html).

As if above weren't time-consuming enough, apparently SSA/Medicare can make mistakes. One retiree, unable to reconcile the IRMAA bill with any of the figures on the .gov webpages, spent hours and hours on the phone with SSA and Medicare. Finally it was determined that, inexplicably, the IRMAA had been applied to fewer months than it should have been, and the retiree was told a bill for the "missed" months might, or might not, be coming in the future.

## FOOTHILL & DE ANZA LIBRARIES REOPEN

Retirees can use their campus parking permit to check out and meander through both the Foothill and De Anza newly remodeled libraries (FODARA's webmaster Cindy Castillo would be happy to help organize a guided tour group of the libraries and other campus innovations: if interested, email her at [cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)).

De Anza College's library, a \$12.2 million makeover courtesy of Measure C, opened January 4 after over a year under construction ([www.deanza.edu/library/](http://www.deanza.edu/library/)). It now has state of the art technology, including upgraded wireless internet access and improvements to group study rooms.



The specific goals for the remodel were to create an inviting space for students and to add technology that will enhance student learning. New aesthetics improve the academic atmosphere by brightening up areas with more efficient lighting, a brighter color pallet, and more open areas for students to collaborate and study.

The library, built along with the college in 1967, was updated only slightly about thirty years ago, so in dire need of a major overhaul. The college plans to recognize the official opening of the remodeled library but has not yet set a date; look for an announcement on the De Anza website and, if timely, in the next AfterWords issue.



Foothill College also reopened its newly renovated library on January 4, showcasing a \$10.4 million upgrade funded by Measure C ([www.foothill.edu/library/](http://www.foothill.edu/library/)). In addition to improved lighting and a new weather-resistant roof, the facility features a learning

commons with state-of-the art technology, durable furnishings, and efficient heating and air conditioning.

The general goal was to design a building that encompasses yesterday's knowledge and provides access to today's information with services that support learning in the 21st century. A more specific goal was to make the library a more student-centered space by increasing the number of group study rooms, including a dedicated quiet study area, and adding more amenities, such as extra electrical outlets and soft seating.

Technology plays a significant role in the remodeled facility, with 50 new Mac and PC computer stations for students to use and a centralized location where students can search the library collection in comfort. Technology has even usurped the cumbersome use of microfilm: all articles that used to be available only on microfilm are now convenient to access via a variety of academic discipline-specific online databases. No one, the librarians report, was sad to say goodbye to the old microfilm readers.

### IN MEMORIAM 2015



*Jordi Bruguera*

*Lawrence Burke*

*Mireille Keplinger*

*Frank Koenig*

*Mary Mason*

*Eugenia Cranias Murry*

## FODARA DECEMBER HOLIDAY PARTY PHOTOS

Thanks to everyone who joined us! And many thanks to Mike Paccioretti for coordinating the event and to Lescher Dowling and Ed Burling for being the photographers (more photos at [www.deanza.edu/fodara/pictures.html](http://www.deanza.edu/fodara/pictures.html))



*Bev Hortin, Dolores Chasuk, Tom & Cary Moore, Carol Howard, James McDonald*



*Joe Lampo, Cindy Castillo, Henry Ly*



*Joyce & Norman McLeod*



*Dorothy & Lescher Dowling*



*Dave & Margaret Obenour, Betty & Chuck Elder*



*Bev Hortin & Dennis Cima*

**FODARA Reservation for *Valentine Luncheon***  
**Thursday, February 11, 2016, 11:30am-2:00pm**

**The Blue Pheasant Restaurant**  
**22100 Stevens Creek Blvd, Cupertino**

Program: Bob Hubbs (Chemistry DA) The  
 mystery of Alcatraz Prison . . . latest developments!



Retiree: \_\_\_\_\_

Guest(s): \_\_\_\_\_

Fill out information below only if it has changed:

Address: \_\_\_\_\_

Phone &/or email: \_\_\_\_\_

Check menu choices for you and your guest(s):

Broiled Salmon  Guest  London broil  Guest

Sicilian Chicken  Guest  Pasta Primavera  Guest

**Mail form with menu choice and check by Monday, February 8**

Lescher Dowling, 1122 Merrimac Drive, Sunnyvale, CA 94087

*Too late to mail? Call/email Lescher ([lescher2@aol.com](mailto:lescher2@aol.com), 408.739.0652) and  
 mail check late anyway.*

FODARA Valentine Luncheon total # of reservations: \_\_\_\_\_

\$23 for each person attending \$ \_\_\_\_\_

\$10 for 2015-16 FODARA voluntary dues \$ \_\_\_\_\_

Donation for FODARA scholarship fund \$ \_\_\_\_\_

**TOTAL AMOUNT (make check payable to FODARA):** \$ \_\_\_\_\_

*We will be gathering in the lower dining room. To avoid the stairs, there is an easy  
 access to this room by entering through the gate to the right of the main building and  
 bearing left to an outside entrance.*

**FODARA**

**Foothill-De Anza Retirees Association**

**Foothill-De Anza Community College District**

**12345 El Monte Road, Los Altos Hills, CA 94022**