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California State University
Emeritus & Retired Faculty Association

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Inside this issue:

Health Benefits: New Pharmacy Benefit Manager for Most Plans

By David Wagner, Health Benefits Director

This issue's Health Benefits column will deal primarily with the transition for many members to a new pharmacy benefit manager. The content of this column relies heavily on information provided by both CalPERS and OptumRx.

Which plans are affected by this transition? As announced in May 2016, OptumRx will be the CalPERS pharmacy benefit manager beginning January 1, 2017 for the following CalPERS health plans:

• PERS Select, PERS Choice, and PERSCare PPO plans (Basic and Medicare Supplement)

• Anthem Blue Cross Traditional and Select HMOs

• Anthem Blue Cross Monterey and Del Norte EPOs

• Health Net SmartCare and Salud y Mas
• Sharp Health Plan

Three plans are NOT affected: Blue Shield Access Plus, Kaiser Permanente, and UnitedHealthcare Group Medicare Advantage PPO. Kaiser and Blue Shield have their own pharmacy plans. UnitedHealthcare already uses OptumRx.

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Legislative Report: SCORE's Meeting and the Trump Administration

By Alan Wade, CSU-ERFA Legislative Director

First, a refresher: SCORE stands for "Statewide Coalition of Retired Employees." It is a venerable, loosely affiliated group, meeting once a month at CalPERS board meeting times to share information about political and administrative issues affecting retirees. Members include: CAHP (highway patrol), CDF (Cal Fire), CSEA (school employees), RPEA (general public employees), CSR (state employees), and CSU-ERFA. Thanks to the late Wilma Krebs and Milt Dobkin, we at CSU-ERFA are among the founders of SCORE.

On November 14, SCORE met for its first meeting after the election of the new president – with a surprise. I was expecting that a group of two dozen staff and volunteers, representing California's major public employee retiree organizations, might have Donald Trump's forthcoming presidency on its agenda, at least as a matter for brief mention. Turns out that not only was an event that many regard as important—and at least a few as cataclysmic—not on the agenda, the session would have closed without any mention of it. Fools rush in where angels fear to tread, so, with five minutes to go, I raised my hand and said: "As we all know, a major political event took place last week

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From the President...

Dear Colleagues,

Meeting of Presidents of CSU-ERFA Southern Affiliates. Most of the meeting was devoted to reports from the campuses regarding their regular activities and the problems they face in maintaining viable organizations. The activities included a wide variety of different types of lunches, dinners, and parties as well as field trips, excursions, speakers, and colloquia. Their concerns included static or declining membership, lack of interest in campus volunteering, and the need for increased support from campus administrations. The exchange of ideas was very helpful, and CSU-ERFA promised to do everything it can to increase membership and active participation in affiliate activities.

State Council Meeting. Our recent semi-annual State Council session was held at the Cal Poly Pomona Kellogg West Center on October 22nd. We all appreciated the comfortable and verdant accommodations (the floor-to-ceiling windows looked out on beautiful trees and bushes) and the hospitality of our hosts. Our thanks to Kathy Harcharik, Cal Poly Pomona ERFA President, and her colleagues for these amenities.

Honorees. One of the most important items on our State Council agenda was a formal recognition of the dedicated professional services of **Don Cameron** and **Judd Grenier**. Don was appointed acting executive director of CSU-ERFA in October 2007 and shortly thereafter became executive director, a position he held for over eight years. Under his administrative leadership the financial affairs of the Association were put on a solid footing, and he presided over the office, ensuring the highest level of service to our members. Changes in office personnel were carried out as needed, and when he retired last June he handed his successor a smoothly running operation. Personally and on behalf of our organization I want to thank Don for his long and effective service as our executive director and wish him well in all his future endeavors.

Judd Grenier also received a well-deserved commendation. Judd helped create the CSU Archives. Given the fact that there was no space available at the CSU chancellor's office for the system's historical records, he was able to secure space in the new library addition at his home campus, Dominguez Hills. He subsequently accepted appointment as archivist for CSU-ERFA in 2006. For over ten years, Judd has maintained our archives and ensured that copies of all significant Association policies and actions have been organized and preserved for posterity. Thank you, Judd, for your long and loyal service and for your current efforts to smoothly pass this important task on to our new archivist, Joanna Dunklee.

Guest Speaker. Our state council was honored to have the current chair of the CSU academic senate, Christine Miller, join us as guest speaker. Christine emphasized the efforts of ASCSU to expand shared governance, the free speech controversies in the system and throughout higher education, the funding issues faced by the system, and the task forces on tenure density, intellectual freedom and intellectual property. After her informative and cogent remarks, she fielded a variety of searching questions from our members. I stressed our organization's interest in becoming more involved in shared governance and confronting the critical issues facing our faculty and the system. Christine agreed to remain in close contact with us and to facilitate our future involvement.

Questionnaires. In the past we have collected information concerning the ways in which our chapter members volunteer their time on their campus and the types of financial contributions they make. At the meeting we distributed questionnaires regarding the eighteen volunteer activities we have identified and the various monetary programs that have been initiated. We asked each campus representative to indicate which ones each campus utilizes. This systematic information will be distributed to all of our affiliates in order to foster further participation.

CSU Million Shoe Campaign. I am finishing this article the day after watching the Chicago Cubs win their first World Series in 108 years. I grew up in Chicago and have been a die-hard Cubs fan my entire life. We used to say, "wait until next year." For the last few, I have been saying, "wait until the next century." If they can win the World Series, we can collect a million pairs of shoes. Harold Goldwhite tries

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CFA Report: Preparing for Bargaining in July 2017

By Leni Cook, CSUDH, CSU-ERFA Liaison to CFA

CFA has been convening campus meetings and through December 1 is surveying faculty members about issues that should be addressed in the next round of bargaining, which will begin in July 2017. The survey is available to CFA members on the calfac.org website. One issue is huge: the new law that opens negotiations to include contributions for CSU pensions and health benefits.

There were many items for discussion at the joint meeting of the Health and Retirement Benefits and Retirement Committees held on Friday, October 14, prior to the CFA Assembly. Although not relevant for those of us presently retired, the threat to defined benefit pensions is real and becoming more likely if present court decisions stand (Marin County—vested rights determination, on appeal). Real retirement security is certainly at risk due to the rise of negative publicity and incorrect information regarding the average CalPERS pension.

At the last total bargaining agreement, CFA negotiated two carve-outs toward implementing the 2012 PEPRA law, one involved the 180-day wait before retirees could be reemployed, and the other was a raise in the CalPERS contribution to 8% from 5%. These carve-outs end in 2018 and will surely be a part of the future bargaining process. As it stands, these particular bargaining issues will not affect the benefits of those of us who are totally retired.

At the meeting, there was also discussion of the CFA stand that CalPERS divest itself of tobacco interests. There was an informatory web conference on October 18 where interested parties could participate in the discussion. CFA members were encouraged to join the conversation.

An additional discussion was concerned with how the membership of CFA retired faculty is determined. Upon retirement, CFA faculty need to apply for continuing membership as "retired members," paying approximately $3 per month, which can be taken out of their retirement checks. CFA retired faculty members must have been regular CFA members prior to retirement to qualify.

CFA has joined with the student association in opposition to the system-wide tuition increase proposed by Chancellor Tim White and is organizing to fight the hike. The proposed tuition increase will be discussed during the November 15-16 board meeting in Long Beach. A tuition freeze requirement by Gov. Jerry Brown as part of his multi-year funding plan for the CSU expires this academic year. Although tuition has been frozen in recent years, campus-based fees at several CSUs throughout the system have increased, resulting in higher costs for students, some as high as several hundred dollars per year. CFA passed a resolution opposing campus-based "student success" fees in April 2014 and will work closely with student organizations in their opposition to any further increases in student fees.

Pre- and Post-Retirement: On AB 72 and Its Outcome

By Tom Donahue, SDSU, Chair, Pre- and Post-Retirement Committee

Q: What happened with AB 72?

A. Many of us were heartened at the news that the state legislature had forwarded AB 72 to the governor this summer. That bill promised to protect against billing surprises when a person was away from his or her home network. (An example: columnist Tom is traveling on a rural road in far northeastern California, stops and steps out of the car for a breather by the side of the road. He suffers a sudden and mysterious pain in his ankle and foot. Medical aid would likely involve some out-of-network costs. What is this pitiable tourist to do?)

AB 72, one hopes, would provide help from the outset.

Governor Brown signed AB 72 on October 23. In the bill, which takes effect on September 1, 2017, the salient change to the Insurance Code is Section 6, 10112.82, which reads, "The insurer shall reimburse the greater of the average contracted rate or 125 percent of the amount Medicare reimburses on a fee-for-service basis for the same or similar services in the general geographic region in which the services were rendered." This is a considerable relief from worry when we are traveling, and the bill is further helpful in providing for an independent dispute resolution process between medical providers and HMOs, and in forbidding constant billing of a patient over sums when these are under negotiation.

If you read through the bill, you are likely to have a "but wait" moment (as the advertisements say on weekend TV.) The bill stipulates in section 1370 (6) (G) the following: the provisions for treatment "shall not apply to emergency services and care." But we can be assured by expert Kevin Knauss at insuremekevin.com that it was already the case that "all California health plans must treat any emergency room treatment and admission anywhere in the United States as in-network even if the providers are out-of-network."

This should make any hospital visit for travelers a relatively simple matter. This bill is complex, however, and some time may be necessary to sort out the details. If you have specific personal questions about where you stand in the provisions of this legislation, get in touch with your insurer. In the following list the phone number on top is for general information; a phone number, or the website on the bottom (these may be less directly helpful) will help persons concerned with specific matters on out-of-network cost policies.

Aetna: (855) 317-6543. Aetna's website on Network and Out of Network Care, http://goo.gl/F0yKrn.
Anthem Blue Cross HMO: (855) 839-4254 or (800) 963 8008. www.anthem.com/ca/calpers/hmo
Blue Shield of California: (800) 334-

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CSU-ERFA Foundation Receives 6th Challenge Grant

This year, the CSU-ERFA Charitable Foundation received a sixth $500 challenge grant from a CSU-ERFA member. The donor will match all donations from individuals received by the foundation through December 30, 2016 up to a total of $500.

(We are pleased to report that several members made contributions between January 1 and June 30, 2016, 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. 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 donations will be 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.

Alternately, members can choose to donate to the foundation monthly through a deduction from their CalPERS pension warrant.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: https://goo.gl/i88kFO

Pre- and Post-

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5847 or (for prescriptions only) (800) 963 8008. www.blueshieldc.com/calpers
Health Net of California: (888) 926-4921. www.healthnet.com/calpers
Kaiser Permanente: (800) 464-4000. (951) 268-3900 (very helpful).
PERS Select, PERS Choice, and PERSCare: (877) 737-7776. www.anthem.com/ca/calpers
Sharp Health Plan: (855) 995-5004. www.sharphealthplan.com/calpers
United Healthcare: (877) 359-3714. www.uhc.com/calpers

A final word to the wise: as always, you should keep the medical bill and present it to your insurer before doing anything else.

For comments and questions about this column, please write: donahue_thomas@ymail.com.

Legislative Report: SCORE's Meeting

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and I would like to hear what some of us may be doing to prepare for the inevitable changes that lie ahead."

Recognizing that we know little or nothing about the president-elect's views on public employee pensions, and only a little about his plans for national health care, we do know that soon he will have at least one Supreme Court appointment to make, and maybe two. I suggested that a major item on the court's agenda will certainly be the "fair share" union dues issue, and that the addition of even one conservative judge to the court will likely end the requirement that bargaining unit members of public employee unions who are not union members pay for union efforts to secure benefits for the unit.

Should that happen, the power of public employee unions will be curtailed, certainly an aid to a resurgent national movement to gut public employee pensions. With dimi\nished resources, public employee unions and their allies in the retire organizations will be less able to mount an effective national campaign

I then asked if any one present had any thoughts on the matter. Brief silence. Then, the president of the largest of the groups offered the following: His agency is in close touch with national leadership of the UAW and the SEIU, who are well aware of the situation and are monitoring it closely. "We are not optimistic," he quietly concluded.

More silence. Then the CalPERS outreach representative offered that CalPERS is in regular communication with public pension representatives at the federal level, and will certainly inform SCORE members of any new developments. That was it – nothing more.

Amid the current transitional chaos, it is too soon to know what direction the new administration plans concerning pensions. Hints may emerge soon. I believe that some of SCORE's reticence might have been based on the knowledge that many retirees around the state were on the winning (i.e., Republican) side. It might, after all, be awkward to break the news that "Making America Great Again" could actually entail an existential threat to our own hard-earned post-retirement benefits. Admittedly, this conclusion is sheer speculation on my part.

The remainder of the meeting dealt with a CalPERS report on 90-day prescription refill scenarios clarified by a CalPERS document, and some discussion about how to approach the CalPERS board's recent ruling that public comment at board meetings be limited to three minutes. There was no legislative report, as the lawmakers are in recess until the December session.

Meanwhile, a National Public Radio news report earlier that day quoted California legislative leaders Kevin de Leon and Anthony Rendon as speaking out on the need for devising ways to protect progressive legislation in California from retrograde federal actions. They named climate change/air quality, immigration, and health care as their primary current concerns. Can pensions be far behind? And higher education, to name two of CSU-ERFA's core issues?

Columnist Eugene Robinson (Washington Post) sums it up in an article reprinted in the Sacramento Bee on November 15 titled "I WISH PRESIDENT TRUMP FAILURE." Decrying the hiring of alt-right movement leader Stephen Bannon as chief White House strategist and senior advisor, Robinson concludes: "We must watch Trump and judge him, every single inch of the way." I can't think of a better prescription for what we should all resolve to do!

The Department of Labor's 2016 Fiduciary Regulations

By John G. Kilgour, CSU East Bay ERFA

On April 8, 2016, the U.S. Department of Labor (DOL) released 1,000-plus pages of final regulations on fiduciary responsibility, often referred to as the Final Rule. The DOL is responsible for private sector pension and welfare plans under the Employee Retirement Security Act of 1974 (ERISA). Public sector (and church) plans are not covered by ERISA; so the Final Rule will have no direct impact on CalPERS.

However, many of us have Section 401(k) plans, IRAs and other retirement savings plans entered into as individuals or acquired in an earlier life that will be affected. We also have children and other family members who have Section 401(k) plans as their main retirement income vehicle that will result in a lump-sum distribution upon retirement or separation. Such funds are usually rolled over into an IRA.

Heretofore, the DOL's 1975 regulations and its "Five Part Test" (which we don't have to go into) governed fiduciary relationships. This made sense in the 1970s when traditional defined benefit (DB) pension plans were predominant. Since then, private sector DB plans have been largely replaced by defined contribution (DC) plans, mainly Section 401(k) plans. The 1975 regulations were not effective for 401(k) and other DC arrangements, and IRAs were not covered by ERISA. They were subject to IRS rules.

In 1978, Executive Order 12108 (aka White House Reorganization Plan No. 4) transferred regulatory authority for conflicts of interest in IRAs from the IRS to the DOL. Based on that authority, the DOL's Final Rule extends ERISA-like fiduciary requirements to IRAs for the first time.

A fiduciary under ERISA, and under the Final Rule, is any plan sponsor (employer), trustee, administrator or person providing investment advice for a fee or other compensation (financial advisor). Among other things, plan fiduciaries (sponsors and trustees) are required to ensure that the participants are charged only reasonable fees and expenses. However, until recently few plan fiduciaries had the time, interest, or ability to ferret out such information, let alone assess its reasonableness. Section 401(k) plans and IRAs charge fees for their services. They also usually invest in mutual funds.

Mutual funds are regulated by the Security and Exchange Commission (SEC) under the Investment Company Act of 1940. In 1980, the SEC issued regulations under that act allowing mutual funds to charge so-called 12b-1 fees of up to 1% of the value of assets per year. Mutual fund shares are divided into three classes. Class A shares have a front-end load (sales charges) and no or low 12b-1 fees. Class B shares have a back-end load if surrendered earlier than a specified date and may have a 12b-1 fee. Class C shares do not have front-end or back-end loads but typically have high 12b-1 fees.

In addition to 12b-1 fees there are often other fees and expenses charged by 401(k) plans, IRAs and mutual funds that are bundled into the "expense ratio" of plan documents. This is no small matter. Such multilayered fees and expenses can add up and significantly reduce the asset value (balance) of a plan or IRA. For example, a $50,000 balance earning a gross return on investment of, say, 6% held for 30 years would grow to $301,129 (assuming no additional contributions, loans or withdrawals). If the participant paid 1% in fees, that would be reduced to $223,387. If 2% in fees, it would be $165,675 (my calculations). Among other things, this thwarts the intent of ERISA.

The Final Rule requires "investment advice fiduciaries" to provide and prominently display information on fees and expenses. That, along with the plan sponsor's obligation to ensure that fees and expenses are reasonable, is a game changer.

There is a lot more to the Final Rule. If financial service providers want to continue to use commission-type sales compensation they will have to acknowledge that they are fiduciaries and provide a great deal of information and assurance to the "retirement investor" (plan participant or IRA owner). Most will use something called the Best Interest Contract (BIC) exemption to the Prohibited Practices rules. Alternatively, many financial services providers will move toward "level fee arrangements."

This is good news for retirement investors. Most of the financial services industry appears to be accepting of the Final Rule and are moving toward compliance. However, some are continuing to resist the new regulations. They and their friends in Congress attempted to nullify the Final Rule with a joint resolution of disapproval that passed handily in both Houses of Congress. President Obama vetoed it on June 8, 2016. Now the opposition efforts have shifted to the courts. Thus far, five lawsuits have been brought against the DOL alleging a number of complaints under various statues and the First and Fifth Amendments of the U.S. Constitution.

As of this writing (November 2016) it appears that the Final Rule is safe for the duration of the Obama Administration. Now that Mr. Trump has been elected, who knows? To my knowledge, he did not address the fiduciary rules during the campaign. However, he did criticize over-regulation of business and, given the situation in Congress, the Final Rule could be in danger. .

Source: Derived from "The DOL's Final Rule on Fiduciary Responsibility." *Compensation and Benefits Review* (forthcoming).

New Bakersfield Chapter

With strong support from our new Provost, Jenny Zorn, we recently formed a campus chapter of CSU-ERFA, becoming fully active in May 2016. Our officers include President Merry Pawlowski, Secretary Jan Titus, Treasurer Steve Suter, and Academic Senator Maynard Moe, pending approval of the campus senate. Our first membership event was a fall banquet, held at Café Med in Bakersfield on September 20th, with a strong turnout of 21 members. Since we are so new, we are still trying to find our way to becoming an active and vital part of the campus, and we welcome any suggestions from sister campuses that might help. Please email Merry Pawlowski, mpawlowski@csub.edu, with advice, help, suggestions, support!

Money and the Propositions on the November Ballot

The recent November 2016 ballot had 17 propositions on it, with 12 passing and five failing. The proportion passing is unusual; normally approximately a third of the propositions on the ballot pass. The money donated to the proposition campaigns totaled almost $500 million. Campaigns for the state legislature had much less money.

Only one campaign had no money donated to it on either side, Proposition 59, the referendum on Citizens United and corporate political spending. It garnered only $400,000 on the positive side, and nothing on the negative. It passed, 53% to 47%.

Seven campaigns had meaningful amounts of money donated on one side, but nothing (less than $1 million) on the other side. In five of these seven the winning side was the side with the most money. In the other two campaigns, the five to six million dollars on one side was insufficient to make the case to the voters. These latter two were Prop. 60, requiring participants in adult films to wear condoms, which lost 46% to 54%, and Prop. 65, which allocated the $0.10 per bag charged in grocery stores for non-plastic bags to an environmental fund instead of letting the stores keep the money for their expenses. It failed 45% to 55%. Some said that the latter proposition was there only to confuse voters about Prop. 67, a referendum about whether to uphold the law banning single-use plastic bags statewide.

The other five campaigns facing no opposition, or at least opposition that could not raise more than $1 million, were Prop. 51, K-14 education bonds; Prop 54, the three day wait before the legislature can pass a bill; Prop. 55, to extend Gov. Brown's tax increase on the top 3% in California for another 12 years; Prop. 58, to allow bilingual education in some forms; and Prop. 63, to impose limits on ammunition sales and other gun control measures.

The other nine campaigns had money donated on both sides. Of the nine, seven had more money donated on the winning side than the losing, and two were the opposite. The two included Prop. 56, where cigarette companies had donated enough money for their side to have over $70 million, compared with the $34.4 million on the positive side. Given that California has the second lowest smoking rate in the nation (Utah is lower) and a comprehensive anti-smoking campaign that has gone on for

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Health Benefits

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Will I Need to Switch My Current Medication? In most cases the answer is "NO." OptumRx has a list of basic formulary exclusions and preferred alternatives. Check the formulary to determine if your medication is listed as currently prescribed. The formulary's list of medications may be accessed at www.optumrx.com/calpers .

Will I Be Able to Use the Pharmacy of My Choice? It depends! If you ARE RECEIVING MEDICARE the answer is "YES." You will be enrolled in OptumRx's Preferred90 Saver-Medicare/Part D Plan. You can fill up to a 90-day supply of medicine from any retail pharmacy/home delivery, but you will pay the full three 30 day copayments if not obtained at a Walgreens pharmacy or through the Home Delivery program.

However, if you use Walgreens or OptumRx home delivery there is a savings. You will receive a 90 day supply for the price of two 30 day copayments, thus saving one-third of the total copayments.

If you are NOT receiving Medicare, the answer is a qualified "NO." You will be enrolled in OptumRx's Select90 Saver Program. This plan allows you to fill two 30-day prescriptions at any retail pharmacy, at a higher copayment. After that, you must select to fill your medicine through home delivery by OptumRx or at a Walgreens retail pharmacy.

What is the Notification Plan? The following is a summary of OptumRx's plan. In late November, a welcome package will be sent to subscribers enrolled in health plans served by OptumRx. Information will include a summary of prescription benefits, a home delivery order form, and information on how to save money on prescriptions. New ID cards will be mailed during the second week of December. Please note: if you are to be covered by OptumRx, you will first be disenrolled from CVS/caremark and then automatically enrolled by CalPERS in OptumRx in December.

For additional information, contact OptumRx Customer Service by calling (855) 505-8110 about non-Medicare benefits, or (855) 505-8106 about Medicare Part D benefits. Members needing TTY service, please dial 711.

The CalPERS Office of Stakeholder Relations recently announced that "the OptumRx Microsite has been updated to include the Drug Lookup, Drug Cost Lookup, and locate a Pharmacy tools, as well as the PERS Select/Choice/Care Medicare Part D Prescription Drug Plan Evidence of Coverage booklets." The site is found at www.optumrx.com/calpers. The web site also has a link to frequently asked questions. I encourage you to visit the site and read the FAQs.

As always, complex questions should be directed to the CalPERS' contact center at 888-CALPERS.

Retirees in Blue Shield's Basic Plan Not Yet Qualified for Medicare. We were informed last week that CalPERS retirees who are yet not qualified for Medicare and who are still part of Blue Shield's basic plan will be receiving letters from Blue Shield letting them know that CVS Caremark will be managing their retail pharmacy network, beginning January 1, 2017. This only applies to members in Blue Shield. The vast majority of retirees will have their pharmacy benefits through OptumRx or Kaiser, and are unaffected by this.

The transition will impact members in the following ways:

Retail Pharmacy - The CVS Caremark retail pharmacy network will replace Blue Shield's current retail pharmacy network.

Specialty Pharmacy -CVS Caremark will replace Walgreens specialty pharmacy as Blue Shield's contracted network specialty pharmacy.

Mail Service Pharmacy - CVS Caremark will replace PrimeMail as Blue Shield's contracted network mail order pharmacy.

ASCSU Report: Report on The November Meeting of the Academic Senate CSU

By Barry Pasternack, CSU-ERFA Emeritus Senator

The ASCSU met on November 3 and 4 at the Chancellor's Office. We heard reports from the California State Student Association (CSSA), CFA President Jennifer Eagan, Chancellor White, Ryan Storm (assistant vice chancellor for budget), Dia Poole (CSU Alumni Council), representatives from the educational insights center at Sac State, and CSU-ERFA Liaison Harold Goldwhite. Harold reported on the state council meeting held at Cal Poly Pomona last month and informed the senate that CSU-ERFA President Blischke had been attending board of trustees meetings and is hoping to get a regular speaking position on the agendas for these meetings.

Tuition Increase. Since the CSU will be considering the issue of a tuition increase at the upcoming board of trustees meeting (no action will be taken until next year), both the CSSA President and the liaison to the ASCSU spoke about the increase. CSSA has set up a website with details on the potential increase, located at https://goo.gl/dgxMs2.

Chancellor White. In his comments, Chancellor White seemed open to looking at different models for charging tuition, but as the ASCSU has been urging the system to consider this for the past fifteen years, it is not clear how immediate such a study will be. He did advocate for the CSU to lobby constructively with CFA and CSSA in Sacramento for additional funding that might mitigate the need for a tuition increase.

Lobbying for the CSU. In response to the Alumni Council report, I raised the issue of having the Alumni Council work with CSU-ERFA in their lobbying activities, both at the local level and in Sacramento. Ms. Poole seemed receptive to this idea, and I suggested contacting CSU-ERFA President Blischke, Executive Director Goldwhite, or me for follow up.

Resolutions. The majority of the meeting time was devoted to discussing resolutions. There were six resolutions where action was taken (including a commendation for Ken O'Donnell who has moved from his position as senior director of student engagement at the chancellor's office to the AVP for student success integration and assessment at CSU Dominguez Hills) and four resolutions that were first-reading items. While the six action resolutions seemed fairly non-controversial, a significant amount of time was spent in perfecting some of these, thus giving further evidence to the observation that "meetings expand to the amount of time allocated to them."

The resolutions acted upon included:

"ACR 158 (Holden): Undergraduate Student Transfers" addressed Assembly Concurrent Resolution 158 authored by Assemblymember Chris Holden reaffirming the CSU's support for transfer of students within the three systems of public higher education in California.

"Course Grading in the Golden Four" addressed the fact that students need to earn a grade of at least C in the general education "golden four" courses in order to get credit for satisfying the GE requirements in these areas. However, if a transferring student comes from a campus that uses +/- grading and allows a grade of C- to satisfy these GE requirements, the recipient campus should accept this grade as satisfying the requirement.

"Endorsement of the Quantitative Reasoning Task Force (QRTF) Recommendations" endorses the remaining two resolutions of the QRTF. This report can be found at https://goo.gl/mnmJPQ.

"Establishment of an Academic Senate CSU (ASCSU) Task Force to Study General Education" calls for the establishment of a broadly representative task force to study general education in the CSU.

"Support for the California State University (CSU) Board of Trustees (BOT) 2017-18 Budget Request" places on record the ASCSU's support of the BOT budget request but also requests that at least half the funds earmarked for the Graduation Initiative be spent on improving tenure density in the CSU through programs to attract and retain faculty.

First-reading items that will go to campuses for input prior to action being taken on them at the January 2017 meeting include: "Commendation of the CSU Institute of Teaching and Learning (ITL) Summer Institute 2016," "Academic Freedom Policy," "Lactation Resource Policy and Practices in the California State University (CSU)," and "Support for Increased Funding to the California State University to Avert a Tuition Increase."

Finally, I am pleased to report that CSU-ERFA is regularly added to the distribution list for the resolutions of the ASCSU.

In Memoriam

Bakersfield – Emerson Erb

Chico – Rodney W. Hunziker

Dominguez Hills – Suzanne Gemmell
Rex Heuschkel

Fresno – Frank Carbajal
Robert Merrill
Susan Shanks

Long Beach – Frederick Alan Timmons

Northridge – John Allyn
Ruth Horgan

Sacramento – Ian P. McGreal

San Diego – Willis L. Kendall
Stanley Weissman

San Francisco – Kay S. House
Enoch I. Sawin

San Jose – Marcia R. Chamberlain
William Gustafson
Evalyn T. Hutzel
Charles B. Paul
Orpha M. Quadros

San Luis Obispo – Thomas T Chou

Deadline to Submit CSU-ERFA Grant Proposals is December 16, 2016

By Marshelle Thobaben, Grants Committee Chair

CSU-ERFA grants are available for CSU-ERFA members to support research and creative projects that are in accordance with the following goals:

• Scholarly research on issues important to the retiree as a continuing member of an academic discipline or community;

• Research and scholarly projects that contribute to the quality of life of the retirees in the University system;

• Research pertaining to the retirement concerns of faculty within the California State University System; and

• Research and creative projects that contribute to a given academic discipline.

The CSU-ERFA Foundation encourages CSU-ERFA members involved in research and creative projects to apply for a grant. The small grant program is competitive, with past awards ranging from $100 to $3,000, depending upon the number of proposals and the amount of money available for grants from the CSU-ERFA Foundation.

Grant applications and guidelines can be downloaded at www.csuerfa.org, by calling the CSU-ERFA office at (818) 677-6522, or, by emailing your request to csuerfa@csun.edu

If You Move...

CSU-ERFA members who move after retirement to a location that is closer to another CSU campus should contact the CSU-ERFA office. Information will be provided about the CSU-ERFA campus affiliate at the nearby campus.

Propositions

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several years, the result is perhaps not surprising. The other campaign where the losing side had more money was Prop. 67, which was the referendum on whether the state's ban on single-use plastic bags should be upheld. The plastic bag manufacturers had donated some $6 million to defeat the ban, while the side seeking to keep the ban in place had only $2 million. In general, the winning sides had twice the money the losers did, but the presence of so much money from cigarette and drug companies on Props. 56 and 61 distorts the data. If we remove Props. 56 and 61, then the average winning campaign had almost $21 million to spend compared with the average losing side having $7 million, a ratio of 3:1.

Generally speaking then, to pass a proposition you would ideally want to have no organized campaign on the other side. If the issue isn't one with huge amounts of resources like cigarettes or drugs, then most campaigns with more money tend to prevail over campaigns with less.

California State University Emeritus and Retired Faculty Association

____
Last Name | First Name | Middle Initial | Social Security Number

____
Home Address – Number and Street | City | State | Zip | Email address

______________________________(______)________________
Date Retired | CSU Campus | Department | Home Phone – Including Area Code

Please enroll me as a CSU-ERFA member. I hereby authorize deductions to be made from my retirement warrants by Public Employees' Retirement System for the payment of dues to the CSU Emeritus and Retired Faculty Association. I further agree that CSU-ERFA act as my agent in payroll deduction agreements and transactions between myself, CSU-ERFA, and the Public Employees' Retirement System. This authorization will continue in effect until I submit a timely written notice of cancellation to the CSU-ERFA office. If you prefer to make direct annual payment of dues, multiply your monthly payment x 12 and send a check for the total amount to the CSU-ERFA office. Your Social Security number is not required if you choose annual payment.

Gross Monthly Retirement Benefit	Dues	Check One
Less than $3,000	$5/month	___
$3,001-$3,600	$6/month	___
$3,601-$4,300	$7/month	___
$4,301-$5,300	$8/month	___
$5,301-$6,300	$9/month	___
$6,301 and above	$10/month	___
Lifetime Member (one-time dues amount of $1,000)		___

____
Signature **Date**

Please mail the completed form to:
CSU Emeritus and Retired Faculty Association
The Retiree Center
18111 Nordhoff Street
Northridge, CA 91330-8339

State Council Met at Cal Poly Pomona October 22

By Harold Goldwhite, CSULA, CSU-ERFA Executive Director

Seventeen campuses were represented at the meeting by some 40 delegates. Attendees were welcomed by the Cal Poly delegation.

President Bill Blischke in his opening report recognized the outstanding service to CSU-ERFA of two members who have retired from their positions. Don Cameron was executive director for over 8 years; Judd Grenier was archivist for over 10 years. The association presented them with certificates of appreciation and gifts.

President Blischke is attending CSU board of trustees meetings, and hopes to get standing for CSU-ERFA at those meetings equivalent to other major CSU groups like the academic senate. He also discussed the Million Shoe Campaign, further details of which are included in his column in this issue of The Reporter, and the last issue, as well as on the CSU-ERFA website.

Treasurer Harry Sharp (Cal. Poly S.L.O) presented the current report and noted that CSU-ERFA's income from dues is slowly declining. The association needs to recruit new members as a priority.

The State Council was addressed by Christine Miller, Chair of the Academic Senate CSU. She discussed the Senate's priorities for this academic year, including the role of shared governance, and policies on academic freedom and intellectual property.

In her legislative committee report Leni Cook (CSUDH), representing Alan Wade (CSU Sacramento), its chair, reported that the committee studied the 17 propositions on the November ballot but had no recommendations for positions that the association should take. She discussed the possible implications of the Marin County decision, upheld by a state appeals court, and now on its way to the state Supreme Court. This decision, in a suit brought by unions against Marin pension board's interpretation of a 2013 state law aimed at curbing pension "spiking," could conceivably lead to pension reductions for some current public employees if upheld. This is a case to watch closely.

Marshelle Thobaben (CSU Humboldt), chair of the grants committee, described the new streamlined grants process that will be in place next year. Since 1997 CSU-ERFA has awarded over $50,000 in grants to retired CSU-ERFA members for scholarly and creative work.

President Blischke announced the appointment of Joanna Dunklee (CSU DH) as the new association archivist. He will be making an appointment to the personnel committee from the executive committee as per policy in the near future.

The Cal Poly, Pomona delegation presented a proposal, prepared by Norman Nise (Cal Poly Pomona) on "CSU-wide Emeriti Privileges." The state council referred the document to the executive committee.

Prepared by Executive Director Harold Goldwhite, drawing on the meeting minutes by Rita Jones (CSULB) and a comprehensive report from Merry Pawlowski (CSU Bakersfield).

From the President

(Continued from page 2)

to bring me down to earth by saying it should be a million shoes; i.e. a half million pair.

At any rate, I want to update you on where we are. My co-chair, Barbara Sinclair, and I discussed it at the state council meeting and several campuses are getting enthusiastically involved. The flagship is Barbara's home campus, Cal State LA. They contacted us and requested a meeting several weeks ago. They are off and running like the Cubs. Several other campuses are also beginning to move forward.

Where are we now and where do we go from here? Our ad hoc committee has recommended that all campuses establish a committee, hopefully chaired by an emeritus or retired faculty member, and including a representative of the students, staff, administration, alumni and the community. The committee should be convened ASAP and begin planning the actual drive to take place mid-spring term.

We will be forwarding a "tool kit" of videos, flyers, posters, PowerPoints, etc. to each campus in the next month to help implement the program. One idea we are exploring is designating participants who contribute designated numbers of shoes, hours or dollars as "CSU Shoesers" and giving them a pin or bumper sticker indicating their noteworthy contribution.

Another exciting option for each campus would be to select a few "CSU Shoesers" for the trip of a lifetime to Haiti, Costa Rica, India or one of the 127 Soles4Souls countries to distribute shoes. IF THE CUBS CAN DO IT, SO CAN THE CSU!

I want to strongly encourage each of you to get involved or more involved in your own campus and community to promote the things we believe in and to work with CSU-ERFA to do so as well. Please share your ideas on how we can move forward with an email response to wblischke@csudh.edu !!!!

Bill Blischke, President
CSU-ERFA

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

CSU ERFA

California State University
Emeritus & Retired Faculty Association

CSU-ERFA New Members

Chico – Robert J. Kohen

Dominguez Hills - Janet Niederman

East Bay – Norman A. Bowen
Michael K. Leung

Fullerton – Diana Guerin
(Caroline) Jessie Jones

Long Beach – Saleem H. Watson

Northridge – Joel L. Zeitlin

Pomona – Barbara J. Bruin
Phillip R. Rosenkrantz
Mary K. Switzer

San Francisco – Michael J. Martin

San Jose – Debra L. Hansen

San Luis Obispo – Mark D. Shelton

San Marcos – Dennis A. Pugh

CSU-ERFA Calendar of Events

January 1, 2017 - Those on PERS Select, PERS Choice, PERSCare PPO plans, Anthem Blue Cross Traditional and Select HMOs, Anthem Blue Cross Monterey and Del Norte EPOs, Health Net SmartCare and Salud y Mas, Sharp Performance Plus, and UnitedHealthcare SignatureValue Alliance transition to OptumRx for drug benefits.

January 28, 2017 - CSU-ERFA Executive Committee meets in Torrance, CA.

April 15, 2017 - State Council meets at CSU Dominguez Hills.

Website of Interest
By Barry Pasternack

William (Bill) Dickerson is an emeritus staff member at CSU Fullerton (CSUF). Prior to his retiring, he was executive director of the CSUF auxiliary services. He now divides his year between southern California and northern New York. A former college DJ, he now hosts a radio program, Oldies w/ the Old Guy, at CSUF, on Monday mornings from 8 to 9 a.m. It can be heard live at: http://www.titanradio.org/home.php and is archived at https://www.mixcloud.com.

Prior to the broadcast, Bill sends out a reminder to people on his email distribution list under the subject Monotony Breaker. Bill has now set up the website, http://www.monotonybreaker.com/, where one can view the humor and pictures from these reminder emails. You can also sign up to receive the Monotony Breaker emails at the website.