

NEWS UPDATE



Representing Public Employees in City of Colusa, Sutter and Yuba Counties

Volume XX, Issue XII

December 2005

CALENDAR OF EVENTS—DECEMBER 2005

- SCEA Board of Directors' Meeting — *Monday* 12:00 noon Association Office December 19
- Local #1 Board Meeting — *Tuesday* 7:30 p.m. Held in Martinez December 20
- YCEA Board of Directors' Meeting — *Wednesday* 12:00 noon Association Office December 28

Site Rep meeting dates are currently unavailable but will be posted on the web site as soon as possible.

The calendar is posted on the web site for your convenience!

Bush drug plan expensive, complicated turkey

By Dean Baker, SPECIAL TO THE BEE, Friday, November 25, 2005

This holiday season, tens of millions of seniors are learning the details of President Bush's Medicare prescription drug plan the hard way: by signing up for benefits. This plan, which was supposed to make it easier for hard-pressed seniors to afford their drugs, looks more like a Halloween horror movie that is still there when you leave the theater.

length of the fine print warning that conditions could change after enrollment. Even those who successfully overcome the enrollment hurdles will still often find that they face exorbitant drug costs. While the Bush plan will end up costing the federal government more than \$100 billion annually, there are still many moderate income seniors who will pay \$4,000 to \$5,000 each year for their drugs, even with the new benefit.

benefit that is intended to help the pharmaceutical industry and the insurance industry more than Medicare beneficiaries. While the drug industry will benefit from charging high prices, and insurers will no doubt earn a nice profit as intermediaries in this system, taxpayers and the beneficiaries themselves will pay the price in the form of higher costs and a ridiculously complex system.

Seniors are being forced to comb through obscure details of dozens of plans, which differ by the drugs they cover, their co-pays and deductibles, and the

This is what you get when you design a drug

It didn't have to be this way. It would not have

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WE WISH YOU A HAPPY HOLIDAY
 HOLIDAY
 Lyrics: Julie McCall

Chorus:
 We wish you a Happy Holiday
 We wish you a Happy Holiday
 We wish you a Happy Holiday
 And a joyous New Year!

We thank one and all
 For support that you bring
 Through the halls of our office
 Solidarity rings! (Chorus)

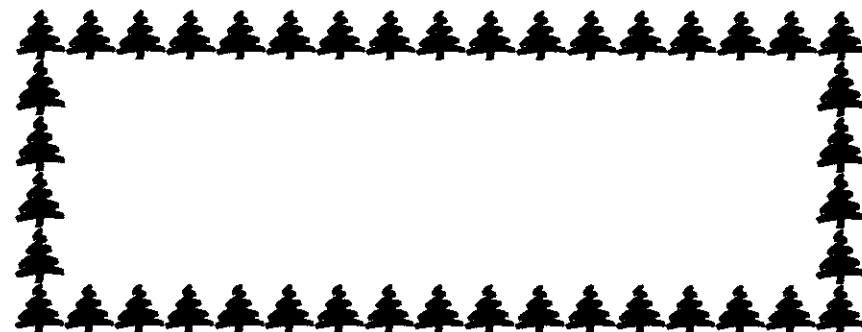
A contract takes talk
 And talking takes two
 Without good-faith bargaining
 There's no peace for you!
 (Chorus)

On Kwanza or Christmas
 Hannukah too
 A season of justice
 Is our wish to you (Chorus)

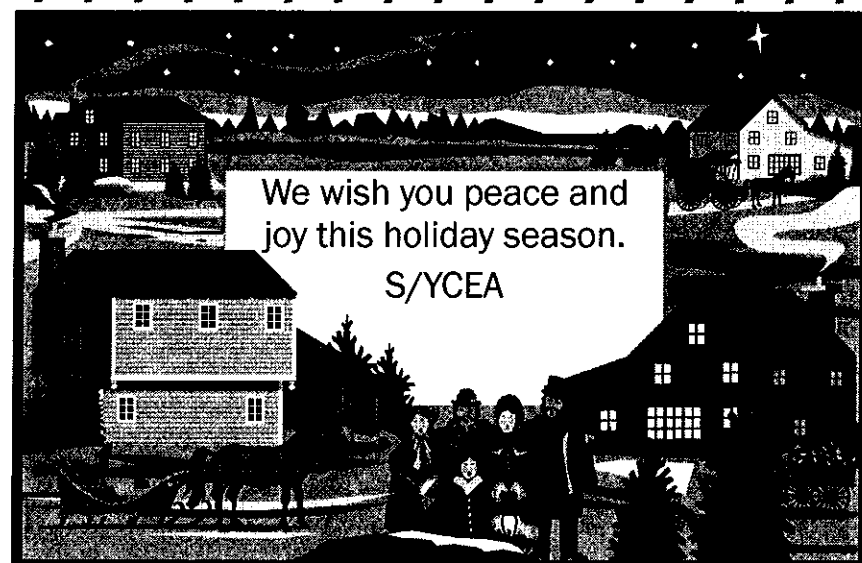
NEW MEMBERS

930 members strong!

- | | | |
|------------------------------------|--|--|
| Yuba County | Yuba County | Sutter County |
| Stephen Decker
Public Works | Margarita Vasquez-Ahrens
Superior Court | Gladys Pair
Agriculture Department |
| Rose Milliron
Health Department | Sutter County | Brittany Thomas-Vestal
Mental Health-Youth Services |
| Stacy Royat
Social Services | Pamela Gilbert
Mental Health Department | |



MERRY CHRISTMAS



HAPPY NEW YEAR



Representing Public Employees in City of Colusa, Sutter and Yuba Counties

718 Bridge Street,
 Suite A
 Yuba City, CA 95991
 Phone: 674-0185
 Fax: 674-0477

A new look at sycea.org

Remember your web page has calendar, newsletter and know your rights information.

A MAZE OF DRUG PLAN CHOICES

4.3 million state residents struggle to pick a Medicare prescription option from among numerous plans.

Everyone has a parent, grandparent, other relative or friend who is facing choices about the new Medicare prescription options. Maybe this article can help clarify some points and HELP.

Sheila McShane, 72, of Cascade Shores in Nevada County used to manage medical clinics, so she would seem to be a good candidate to find her best choice among the

(Continued on page 2)

A MAZE OF DRUG PLAN CHOICES

(Continued from page 1)

new Medicare drug plans.

But she couldn't do it alone. It took some persistence, but she enlisted Medicare's help in narrowing her choice of drug plans to only four - a job she's now confident she can handle.

Statewide, 4.3 million Medicare beneficiaries face the difficult task of comparing 47 stand-alone drug plans. Also, on a county-by-county basis, there are additional managed-care options.

"There's no way you can do it yourself," said McShane, who is helping friends and neighbors in her retirement community. "It's very hard for the average person to understand it."

The 47 stand-alone plans available statewide have premiums ranging from \$5.41 to \$66 a month. In Sacramento County, there are seven managed-care plans - called Medicare Advantage - which expand coverage to include prescription drugs for an additional cost of between zero and \$85 a month.

Many retirees may want to stay with their current drug coverage provided through their health

insurance from a former employer or union. A letter from the plan stating that it is as good as Medicare's new plan is a guarantee retirees will not be at risk for the late-enrollment penalty if their current coverage is discontinued.

As with any insurance product, experts say it will take a little homework.

All people on Medicare - regardless of income or assets - can purchase a new plan, Bonnie Burns, training specialist for California Health Advocates, explained recently to 140 people meeting at Trinity Cathedral in Sacramento.

The plans differ in significant ways. Burns explained they use different pharmacy networks, charge different fees, cover different drugs and go by different rules.

"Take a deep breath," she said. "You can take your time."

Initial enrollment continues until May 15.

Medicare's Web site (www.medicare.gov) lists all the drug plans by name with basic information such as premiums and

deductibles. But there's another chart for their covered drugs, and some people report they still need to call the plans for more information.



As with any insurance policy, you can pay less for minimal coverage or pay more for enhanced benefits. People with low incomes can apply for "extra help" to help pay for the coverage.

Humana Inc.'s stand-alone plan costs the least, at just \$5.41 a month. But beneficiaries pay a \$250 yearly deductible and pay out of pocket for the so-called "doughnut hole," or gap in coverage, between the \$2,250 covered by standard plans and \$5,100, the level at which catastrophic coverage begins.

Some plans cover that gap but cost more.

The most expensive stand-alone drug plan offered is Prescription Pathway Platinum. It costs \$66.08 a month in premiums, but it charges no deductible and offers mail-order delivery. It does not

(Continued on page 4)

FILL THE HALLS

Tune: Deck the Halls

Lyrics: Julie McCall

Fill the Union halls with spirit

Fa la la la la la la la la

Union pride -- the bosses fear it

Fa la la la la la la la la

Dreams of justice light a spark

Fa la la la la la la la la

We're a movement that has

heart

Fa la la la la la la la la

Fill the Union halls with song

Fa la la la la la la la la

Let each one know they belong

Fa la la la la la la la la

One-on-one we'll reach our goal

Fa la la la la la la la la

When we organize with soul

Fa la la la la la la la la

Fill the Union halls with

members

Fa la la la la la la la la

Every race and creed and

gender

Fa la la la la la la la la

We are strong because we see

Fa la la la la la la la la

Power in diversity

Fa la la la la la la la la

IMPORTANT MEMBER INFORMATION

BY OFFICE MANAGER, ANNA ANDERSON

I thought it might be time to do some housekeeping. The Association database is getting a makeover. We have converted to a new system. During this transition time, please be patient with us and if something is incorrect call us to make the necessary correction. First, check your newsletter label. Is the department correct? There are many divisions of Human Services, Community Services and in Yuba County, Administrative Services. Is it going to the correct place or being forwarded to you? Next have you recently moved and if so, did you let the Association know?

Second, do you visit the Association web site? You can find us at sycea.org. We have a new format and look. On the "Know Your Rights" page additional information has been posted. As Yuba County moves through their

negotiations, information will be updated regarding meetings, etc. The newsletter is now posted as a PDF file so if you misplace yours, you can always retrieve it there or check the previous issues for information you want to refer to. There is now a benefits page; check out who your sponsors are, discounts, insurance options, and if tickets are being sold at the office for amusement parks.

Third, Fair Share Fee Payers receive a newsletter but they will not receive any promotional items such as calendars or pens and will not receive a ticket or invitation to the membership appreciation days or future picnics because they are not members.

Thank you for taking the time to read and understand our policies and your options to use your membership to the fullest.

The most important thing you can do is to read your newsletter shortly after it is delivered during a break. It is very frustrating to get a phone call where the caller is unfamiliar with information that was distributed in a newsletter or bulletin only to find that they had not read it or followed information regarding their rights. When you call the Association after you have made a statement to your supervisor or failed to follow up with appropriate paperwork because you didn't follow directions in materials distributed to you by the Association, you may have caused irreconcilable damage that cannot be repaired by Association staff. If you have questions or if you need assistance, please call us at:

674-0185.

SHARE THE DOUGH!

Tune: Let It Snow

Lyrics: Julie McCall

While the minimum wage is
frightful

For the wealthy life's delightful

Tell those millionaire CEO's

Share the dough, share the
dough, share the dough!

The battle around us rages

As we fight for living wages

And we want to get what we're
owed

Share the dough, share the
dough, share the dough!

We leave families home at
night

Working two jobs is the norm
And we know that it's just not
right

This system needs some reform

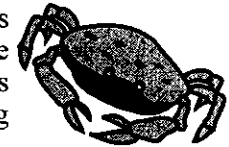
The economy's globalizing
In the streets we're organizing

And we're making our
movement grow

Share the dough, share the
dough, share the dough!

LOCAL #1 4TH ANNUAL CRAB FEED

Local #1 is having their annual Crab Feed on **Saturday, February 4, 2006.** Set-up has been assigned to Sutter and Yuba Counties so staff will be attending again this year and helping with the tables, chairs, tablecloths, place settings, and most importantly bibs so all



that lovely crab will not end up on attendees. The event will be held in Pittsburg, California at the East County Boys & Girls Club at 1001 Stone man Avenue. Tickets are \$35 per person. The theme will be red, white and blue and there will be raffle

prizes and a no host bar. The local Fire Fighter Academy will be proving support for serving and cleanup.

If you wish to purchase tickets, have questions or need directions, please call the Association Office at 674-0185 and we will be happy to assist you!

Songs of Solidarity
www.laborheritage.org/Holidaysongs.html

RUDOLPH THE UNION REINDEER

Tune: Rudolph the Red-Nosed Reindeer

Lyrics: Julie McCall

*Rudolph the Union reindeer
Pulled the sleigh for old
St. Nick*

*He signed a Union contract
He knew North Pole politics*

*All of the other reindeer
Worked long hours around the
clock*

*They paid no heed to Rudolph
They worked in non-union
shops*

*Then one year on Christmas
Eve*

*They all came to say,
"We will do what you advise
Rudolph, help us organize!"*

*Then how the reindeer loved
him*

*As they lined up with their
sleigh*

*Now when they work on
Christmas*

*They're all getting premium
pay!*



OUR SPONSORS

Arne's Paint Store

530 J Street
Marysville
742-2431

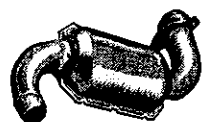


Barris Printing

409 Fourth Street
Marysville
749-8851

Muffler Masters

2069 Live Oak Blvd.
Yuba City
674-7030



Casa Carlos

413 Sixth Street
Marysville
742-7793



Sierra Central Credit Union

820 Plaza Way
Yuba City
671-4411



Diamond Palace

532 D Street
Marysville
743-1815

Fast-N-Easy Market & Deli

Beer. Wine. Kegs.

Fresh Homemade Rolls & Salad

Your Party Headquarters

724 Colusa Avenue

Yuba City

673-3900



The Country Florist

1500 North Beale Road

Marysville

743-7387



Richard's Tree Service

1235 Oswald Road

Yuba City

755-1386



Thank you sponsors!

SCEA Vice President Udo "Gary" Bengs

Received his presentation for 15 years of service with Sutter County.



Bush drug plan expensive, complicated turkey

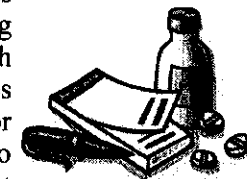
(Continued from page 1)

been difficult to design a prescription drug bill that was simple and cost-effective, both for the government and the seniors themselves. In fact, several such bills were offered for debate prior to the passage of the Bush plan.

The key to a cost-effective plan was to have Medicare negotiate prices with the drug companies, as it does with doctors, hospitals and other health care providers. Medicare could use its enormous buying power to push down drug prices by 40 percent or more compared to the prices that

more than \$20 to \$30 to manufacture safely. Drug prices are high because the government gives pharmaceutical companies patent monopolies that allow them to sell their drugs without competition.

Patents do provide incentives to support research, but we need a more efficient system. Patents are a relic of the medieval guild system. They are completely out of place in the 21st century. While patents provide incentives for drug research, they also provide incentives for companies to conceal evidence that



seniors face today. Medicare beneficiaries would then have prescription drug coverage included as part of their overall Medicare package, just as most people who get health insurance through their work also have prescription drug coverage. This would leave them with modest co-payments, which would be subsidized in the case of low-income seniors. The dirty secret of the prescription drug story is that drugs are almost always cheap to produce. Those drugs that sell for \$500, \$600 or even \$1,000 a prescription rarely cost

their drugs might be harmful, as recently came to light with Vioxx, among other drugs. They also provide incentives for wasteful marketing campaigns. The industry spends more money marketing its drugs than it does on research. Patents also provide incentives for developing copycat drugs that largely duplicate the function of existing drugs, rather than researching breakthrough drugs that find new cures or treatments. Close to two-thirds of research spending goes to developing copycat drugs.

In the 21st century, there are more efficient ways to support research that would allow drugs to be sold in a free market. Without going into details, it is worth noting that the public sector already pays for almost as much biomedical research as the drug companies, and everyone (including the drug industry) recognizes the high quality of this research.

In short, we can make drugs affordable to our seniors and everyone else, if we are prepared to put the public interest ahead of the pharmaceutical industry. Because Bush took the opposite course, the Medicare prescription drug benefit was the biggest turkey on the table this Thanksgiving.

**By Dean Baker --
Special To The
Bee
Published 2:15 am
PST Friday,
November 25,
2005
Story appeared in
Editorials section,
Page B7**

HERE'S TO OUR STEWARDS

*Tune: Frosty the Snowman
Lyrics: Julie McCall*

*Here's to our stewards!
They're the Union's heart and
soul*

*Every worker goes to these
heroes*

When injustice takes its toll

*Here's to our stewards!
When the conflict is intense
If the boss gets rough, they will
stand with us*

They're our first line of defense.

*There seems to be no end to
grievance forms that they
compile*

*And they're completely
awesome when they defend the
rank-and-file!*

*Here's to our stewards!
They know every contract
clause*

*Bring the New Year in by
awarding them*

Our unanimous applause!

A MAZE OF DRUG PLAN CHOICES

provide gap coverage.

Jeanne Finberg, directing attorney of the National Senior Citizens Law Center, said many people may want to get their foot in the door with a low-cost plan to avoid a lifetime penalty for signing up late.

If their drug needs increase, she said, they can switch later to an enhanced drug plan at a higher cost.

That's what Mary Inouye, 77, of Sacramento hopes to do. She takes only one drug now but wants to get enrolled in the coverage to avoid a penalty.

She's called Medicare but has gotten only a busy signal. Her current health insurer has promised to send her information on its three drug plans.

"Every time I think I've got it figured out, I don't," said Inouye, who attended a community meeting Friday sponsored by the Health Insurance Counseling and Advocacy Program (HICAP).

Her husband is in a nursing home and covered by the Medi-Cal program. He, like others on Medicare who now get their prescriptions from

Medi-Cal, will automatically be switched to a Medicare drug plan on Jan. 1.

Another option is to enroll in a Medicare Advantage plan.

In Sacramento County, five insurers - Blue Cross, Health Net, Kaiser Permanente, Secure Horizons and Western

She narrowed her choice to four plans by talking to a Medicare counselor for 40 minutes.

Health Advantage - are offering seven Advantage plans.

The HealthCare Foundation's analysis found that Medicare Advantage plans are more likely to cover the gap. But patients may be limited to using doctors and pharmacists in the plans.

Burns said Medicare's Web site doesn't yet offer all the information needed.

She couldn't find some drugs by quantity on some lists of covered drugs. One drug was incorrectly listed as needing prior approval, she said.

She suggested people first look online to see if the drug plans cover their prescriptions, or call (800) MEDICARE to speak to an adviser. HICAP also offers one-on-one counseling.

The use of Medicare's Web site is essential to finding a plan. Burns said the phone counselors use the same Web site as consumers and that the traffic has been high. During a demonstration at the Trinity meeting, the Web site couldn't be displayed because it was too busy.

The Web site can be used to screen plans according to the drugs used, pharmacies preferred or cost.

McShane said she narrowed her choice to four plans by talking to a Medicare counselor for 40 minutes.

She called late at night when the phone number was less likely to be busy.

She's telling all her friends that she avoided the automated answering options by restating over and over again that she wanted to speak to an adviser. Using her personal information, the adviser narrowed her choices.

(Continued on page 5)

I'M DREAMING OF A JUST WORKPLACE

*Tune: I'm Dreaming of a White Christmas
Lyrics: Julie McCall*

I'm dreaming of a just workplace

Where every worker's organized

Where the law protects us

The boss respects us

And no jobs have been downsized

I'm dreaming of a just workplace

With every union card that's signed

At this holiday may we find Solidarity and peace of mind

I'm dreaming of a just workplace

Where every worker gets their share

Where the company's profits Will reach our pockets

And we're all treated fair and square

I'm dreaming of a just workplace

With every campaign we begin

Until justice comes before greed

And our workplace rights are guaranteed

A MAZE OF DRUG PLAN CHOICES

(Continued from page 4)

"The idea is to let Medicare do the work for you," said McShane, who is now awaiting a letter with the details of the four plans best suited for her. "I would not give up."

Information Sources

*Call (800) MEDICARE

(TTY 1-877-486-2048) or go online at www.medicare.gov.

* Call the Health Insurance Counseling and Advocacy Program (HICAP) at (916) 376-8915 or (800) 434-0222, or go online at www.calmedicare.org.

* For a free benefits checkup offered by the National

Council on the Aging, go to www.benefitscheckup.org/rx. - Source: Bee research

Related Link

To see side-by-side comparisons of the various Medicare plans, please visit www.medicare.gov/medicareform/map.asp

ORGANIZING WORKERS IN THIS LAND

*Tune: Walking in a Winter Wonderland
Lyrics: Julie McCall*

*CEO's are you listening?
On respect we're insisting
In each industry our plan's gonna be
Organizing workers in this land*

*All you rich politicians
Unions want recognition
You'd better take note, we're using our votes
And organizing workers in this land*

*We all share a vision for our movement
One day working poor will not be found
We won't stop until we win improvements
And there's a living wage in every town!*

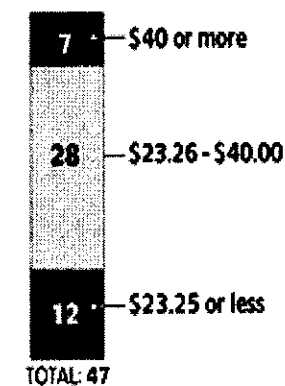
*So let's join those committees
Time to build Union Cities
It's a beautiful sight when we all unite
Organizing workers in this land*

Medicare drug plans available in the Sacramento region

Seniors and disabled people on Medicare who want to sign up for the new prescription drug benefit will have to choose between two types of private plans - either a managed care plan with drugs and other health care services covered by Medicare or a stand-alone drug plan for those who remain in the traditional Medicare fee-for-service delivery plan.

- Enrollment deadline: May 15, 2006
- Coverage begins: Jan. 1
- Low-income beneficiaries can apply for extra help or a subsidy for free or reduced cost coverage.

Number of plans by premium range:



Note: Beneficiaries enrolled in fee-for-service Medicare will continue to pay premiums for Part B coverage (\$88.50 per month in 2006) in addition to the drug benefit premiums shown here.

Plans by county	Medicare population	STAND-ALONE PRESCRIPTION DRUG PLANS		MEDICARE ADVANTAGE managed care plans (drug plan included)
		No premium (if qualified for full subsidy)	Additional premium (with full subsidy)	
El Dorado	27,179	10	37	4
Nevada	17,763	10	37	3
Placer	45,329	10	37	7
Sacramento	171,318	10	37	7
Yolo	20,112	10	37	8

Source: California HealthCare Foundation Summary of Plan Offerings in California

Sacramento Bee/Sharon Okada

RETIREMENT PLANNING MADE EASY

Retirement Planning Workshops are scheduled for January—June 2006. It is your future. Unlock the mysteries of your CalPERS retirement benefits. Attend a free CalPERS Retirement Workshop at a location near you.

- You will learn:
- How benefits are calculated
 - What to consider when deciding the best date
 - Benefit options
 - Taxability
 - The application process
 - Health benefits
 - Post retirement issues

Each 2.5 hour workshop is conducted in a small group.

Call toll free 888-225-7377

Register online with your User ID @ www.calpers.ca.gov

See registration materials from your employer 10 weeks before workshop date.