



# CITY OF SAN JOSE, CALIFORNIA

## RETIREMENT SYSTEM NEWSLETTER

Retirement Services Department - 1737 N. First Street, Suite 580, San Jose, CA 95112  
Federated City Employees' Retirement System ~ Police and Fire Department Retirement Plan  
1-408-392-6700 or 1-800-732-6477; Website: www.sjretirement.com

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### Medicare Part-D

As you all may have already heard, starting January 1, 2006, Medicare prescription drug coverage (Medicare Part-D) became available to all retirees enrolled in Medicare Part A and B. The City approved to automatically enroll all of our members currently enrolled in a Medicare Supplemental Plan in Medicare Part-D.

All the providers need to keep track of the prescriptions a member uses through out the year for reporting purposes. The best way for the providers to track the information was to issue new cards. By now, most retirees in a Medicare Plan should have received new cards from the providers.

Kaiser Permanente of California issued a new card that has the **Medicare Rx** words on it. This replaces your identification card and should be presented at both the doctor's office and the pharmacy. The prescription co-payment will continue to be \$5 per prescription for a 30-day supply.

Both Secure Horizons and PacifiCare issued two cards. One card is the identification card for your medical services, and the other card is a prescription card for filling prescriptions. The co-payments for prescriptions under the Secure Horizons Plan are \$10 for Generic and \$20 for Brand per prescription for a 30-day supply. If you are enrolled in PacifiCare Sr. Supplement Plan F, the co-payments are \$5 for Generic and \$10 for Brand per prescription for a 30-day supply.

Blue Shield of California also issued two cards. One card is the identification card for your medical services, and the other card is a prescription card

for filling prescriptions. The prescription card will need to be presented every time you go to a different pharmacy when filling prescriptions including Express Scripts. Blue Shield continues to work with Centers for Medicare and Medicaid Services (CMS) to try and get all members enrolled in Medicare Part-D. If you have not received your new cards, please use the current card.

Under the Blue Shield Medicare HMO Plan, the co-payments will continue to be \$5 for Generic, \$10 for Brand, and \$15 for Non-Formulary per prescription for a 30-day supply. For the Blue Shield Medicare PPO Plan, the co-payment will continue to be \$5 for Generic, \$10 for Brand, and \$25 for Non-Formulary per prescription for a 30-day supply.

If you are being charged more than the co-payment that applies to your health plan, please call Carol Bermillo at (408) 392-6720 or 1 (800) 732-6477 as soon as possible. In order to correct the problem, you will be asked for your medical ID number as well as for the name of the prescription being filled. Please have that information on hand when you make your call.

### Staff News

**Welcome aboard, Barbara!**

*Barbara Hayman*  
*is our new*  
*Information System*  
*Analyst.*  
*Barbara*  
*can be reached at*  
*408-392-6710*



## **WARNING...New Credit Card Scam**

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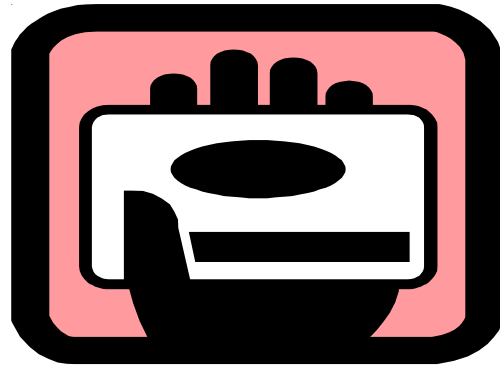
Note, the callers do not ask for your card number; they already have it. This information is worth reading. By understanding how the VISA & MasterCard Telephone Credit Card Scam works, you'll be better prepared to protect yourself. One of our employees was called on Wednesday from "VISA", and I was called on Thursday from "MasterCard".

The scam works like this:

Person calling says, "This is (name), and I'm calling from the Security and Fraud Department at VISA. My Badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card which was issued by (name of bank). Did you purchase an Anti-Telemarketing Device for \$497.99 from a Marketing company based in Arizona? When you say "No", the caller continues with, "Then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address), is that correct?" "You say yes".

The caller continues – "I will be starting a Fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for Security. You will need to refer to this Control Number. The caller then gives you a 6 digit number. "Do you need me to read it again?"

Here's the IMPORTANT part on how the scam works. The caller then says, "I need to verify that you are actually in possession of your card". He'll ask you to "turn your card over and look for some numbers". There are 7 numbers; the first 4 are part of your card number, the next 3 are the security numbers that verify you are the possessor of the



card. These are the numbers you sometimes use to make Internet purchases to prove you have the card. The caller will ask you to read the 3 numbers to him.

After you tell the caller the 3 numbers, he'll say, "That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have any other questions?" After you say No, the caller then thanks you and states,

"Don't hesitate to call back if you do", and hangs up. You actually say very little, and they never ask for your card number. But after we were called on Wednesday, we called back within 20 minutes to ask a question. Are we glad we did! The actual VISA Security Department told us it was a scam and in the last 15 minutes a new purchase of \$497.99 was charged to our card. Long story made short – we made a real fraud report and closed the VISA account. VISA is reissuing us a new number.

What the scammers want is the 3-digit PIN number on the back of the card. Don't give it to them. Instead, tell them you'll call VISA or MasterCard directly for verification of their conversation. VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 digit PIN number, you think you're receiving a credit. However, by the time you get your statement you will see charges for purchases you didn't make, and by then it's almost too late and /or more difficult to actually file a fraud report.

## Helpful Retirement Application Suggestions



Are you planning on retiring soon?  
Do you have an effective date in mind?

If you are planning to retire soon then you may want to keep a few of these tips in mind. Please follow these tips and your application will be processed in a timely manner.

**Service Retirement Application-** Submit application three months prior to the effective date.

**Deferred Vested-** Submit application three months prior to the effective date.

**Service- Connected/Non- Service- Connected Disability-** Disability applications will take six months to process from the date you submit your application.

Reminder: Retirement Services requires copies of your certified Certificate of Birth and a copy of either your certified Marriage License or state issued Domestic Partnership Certificate. Also, any and all Divorce stipulations or Domestic Partnership Dissolution documents, in their entirety, if your Divorce or Dissolution occurred during your employment with the City of San Jose.

You may obtain information from our website: [www.sjretirement.com](http://www.sjretirement.com)  
Please call our office if you have any questions, or concerns.

## Address and Personal Information Changes

Employees may now change their address and other personal information on the City's new Benefits online site, eWay. There is information and a link to eWay from the Employee Services intranet site, as well as a Quick Link from the Intranet home page.

If you do not have access to the intranet or eWay, please contact the Employee Services Liaison in your department. Your Liaison will provide you with the necessary form to make your changes.

Employee Services will enter the changes to their system. Those changes will be forwarded to Retirement Services electronically and those changes will be updated on our records.

Please note that eWay does not change your beneficiaries for retirement. To change your retirement beneficiaries, please read the article below.

### **Retirement Beneficiary changes:**

Changes can be made to your beneficiary designations for retirement by completing a Beneficiary Designation form. The form is available from a number of places:

- by visiting Retirement Services;
- the Employee Services lobby;
- the City's intranet site at <http://www.csj.gov/hrps/benefits/BeneficiaryDesignation.pdf>
- the Retirement Services website at [www.sjretirement.com](http://www.sjretirement.com).

If you choose to download the form from our site, enter our website and select your retirement plan. Once you have entered your plan, select "forms."

If you are retired, be sure to select the form designated for retirees. When the form is completed, simply mail it to Retirement Services.