

REACTA HOT TOPICS

10/25/23

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Health and Welfare Benefits Update

Many retirees have expressed frustration in dealing with the transition issues with Anthem and Zenith American Solutions, the new administrator for the Health and Welfare Benefits Trust. On Tuesday, October 24, 2023, the Trust held its first meeting since Zenith assumed the account from Earhart. All of the issues raised by REACTA are being addressed by Zenith. There has been progress; however, not everything has been fully resolved.

New Anthem ID Cards: Approximately 234 participants, with the majority being retirees, have not yet received new ID cards. We understand that Anthem has designated a person to work with Zenith to correct this. Within the next couple of weeks, this issue should be resolved. In the interim you can call Zenith for your new ID number and Group number. They will also work with your doctor to verify eligibility.

Zenith American Solutions
CTA Dedicated Toll Free Number
888-243-2325

Medicare Premium B Reimbursement: Zenith has confirmed that the quarterly Medicare reimbursements will be received by 10/27/23 for those with direct deposit into the same account when facilitated by Earhart; and a few days later for those by mail. They will make sure that quarterly payments will be paid on the 15th of the month going forward.

Eligibility Issues: For eligibility issues contact Zenith rather than Anthem since Zenith has the correct records. It may still be a few weeks out before Anthem's website is updated. Meanwhile, if you pay any deductible or co-payment in addition to those already met, receipts should be submitted to Zenith so that proper credits are given and refunded as needed. Zenith is being careful to ensure that deductibles, co-payments, and plan limitations are applied correctly.

Life Insurance Premiums: Zenith is currently working on processing the quarterly Life Insurance billing. There is not a date certain yet on when it will be received. The next quarterly statement is for September, October, November. Some retirees have chosen to go ahead and mail in their payment in advance of receiving a bill. Going forward life insurance premiums will now be mailed to:

*California Teachers Association Employees' Health and
Welfare Benefits Trust
PO Box 511389
Los Angeles, CA. 90051-7944*

In between **Hot Topics** and the **REACTOR** Newsletter, a good place to get real time information is through REACTA's private Facebook Group. Currently about 200 REACTA members are enrolled in that group. If you are a REACTA member AND you have not joined the REACTA Facebook Group AND you would like to get current information from REACTA members, contact Kathie Casas at kcasas@aol.com to be admitted to the group. AND if you know retirees who are not members, please encourage them to join REACTA!

In the meantime, REACTA will continue to stay on top of these and any other issues as the transition continues. Recently we were reminded by a REACTA member that our plan is more like a unicorn rather than a "standard" benefits plan. Because we are special, the roadmap is not straight and even, but full of hills and valleys...