



Retirees Corner

Write to us at
retirees@cityemployeesclub.com

Retiree Hotlines

Who to call? Following is a list of contacts for the City and for the DWP:

City Employees Retirement System: (213) 473-7200

City Retirement Counselors:

• Walter Couchman (626) 355-7942	• Edward Harding (805) 584-9417
• Phil Skarin (818) 784-0130	• Larry Jones (213) 255-9082
• Irvin Walder (626) 289-2511	• Charmaine Hidalgo (213) 258-0547
• Robert Wilkinson (818) 886-1000	• Helen Salgado (213) 728-4930
• Jerry Bardwell (818) 782-5568	• Americo Garza (562) 928-2051

DWP Retirement Plan Office: (213) 367-1722

Thinking About Elective Surgery?

Here Are Some Things to Know

One out of ten Americans will become a hospital patient this year. More than ever, patients need to know what to expect and how to cope with a hospital stay. The health care industry is in a period of transition, and soaring costs have forced many mergers. The new consolidations are forced to lay off nurses and other aides. Meanwhile, HMOs are calling for fewer medical tests and shorter hospital stays.

The first step is to get over the awe we have for the medical profession, and become a smart consumer. Make believe you're buying a new car, and approach your hospitalization as a customer who knows what you want and what you expect to get.

Following is a checklist of things to do before you enter a hospital:

- ✓ **Is Your Hospitalization Necessary?**
 - Always get a second opinion. Many procedures that once required hospitalization can now be done on an outpatient basis – for instance, cataract surgery.
- ✓ **Meet Your Surgeon Ahead of Time**
 - Insist on a personal meeting with the surgeon far ahead of the surgery. When you meet with the surgeon, take notes. Better yet, take a tape recorder.
 - Get a commitment that your surgeon will perform the entire surgery, and not simply get it started and turn it over to an assistant surgeon to complete the operation.
 - Make sure the surgeon who will perform the surgery is board-certified.
 - Remember, it's your right to have confidence in your surgeon.
- ✓ **Choosing the Hospital**
 - Your doctor and/or surgeon will want to send you to the hospital where they are

on staff. Your HMO may want to send you to a hospital that charges the least. Some hospitals are better than others in terms of their medical record. Check out the hospital's reputation any way you can.

- Don't be shy about visiting the hospital in advance of the surgery to see the patient rooms and meet the staff. Always know who will be in charge of your hospital stay at every stage.

✓ **Meet the Anesthesiologist and Discuss Your Medical History With Him/Her**

- Ask what type of anesthesia will be used and its after-effects. Inform the anesthesiologist of any allergic reactions you may have.

✓ **Don't Sign Any Forms Until You Completely Understand What the Forms Are For and How They Will Affect Your Treatment Options**

- When you arrive at the hospital, you will be presented with a variety of forms to sign on the spot. Take the time to read them carefully. Also, put any personal treatment decisions in writing. Give the hospital a signed copy of your "living will," which tells the hospital what steps to take regarding life-support measures.

✓ **Plan for Your Hospital Departure and Recovery Before You Go to the Hospital**

- Make arrangements for transportation back home.
- Arrange in advance for special in-home medical equipment (walkers, hospital beds, etc.) or home health care professionals (nurses, therapists, et al.)
- Ask what danger signals to look for in your recuperating process.

✓ **Finally, Don't Sign Your Hospital Bill Without Examining It**

- Hospitals make many mistakes on bills. You are certain to find charges on your bill for services or supplies you never received. ☹

The Lighter Side



Comments from actual employee evaluations:

- Sets low personal standards then consistently fails to achieve them
- This employee is depriving a village somewhere of its idiot
- Takes an hour-and-a-half to watch *60 Minutes*
- A gross ignoramus — 144 times worse than an ordinary ignoramus
- Wheel is turning, but the hamster is dead
- It's hard to believe he beat out 1,000,000 other sperm

- If brains were taxed, he'd get a rebate
- Some drink from the fountain of knowledge; he only gargled
- A room-temperature IQ
- Got into the gene pool while the lifeguard wasn't looking
- I would not allow this employee to breed
- Has delusions of adequacy
- Since my last report, this employee has reached rock bottom and has now started to dig

Remind you of anyone you worked with (or for)? ☹

Be Wary When a Telemarketer Comes Calling Over the Phone

When it comes to telemarketers, it's important to know the difference between legitimate offers and fraudulent ones. Beware of an unknown caller who:

- Says you've won a prize but asks you to send money first.
- Says you have to act right away.
- Instructs you to wire money.
- Offers to have someone pick up a payment from your home.
- Says he or she is a law enforcement officer who will help you – for a fee.

Follow these guidelines to protect yourself:

- Don't assume a friendly voice belongs to a friend.
- Never give your credit card, checking account or social security number to an unknown caller.

If you think you've been a victim of fraudulent telemarketing, call toll-free: (877) 987-3728. ☹



In Your Corner

by Dolores and Vince Foley

3 Retirees Groups Now Working Together for Strength in Numbers

Retiree groups from City, DWP, Fire & Police band together.

We are going to try our best to hold up the Retirees Corner, so that it meets the high standards already set in this publication and also meets your expectations of education and entertainment.

Next month we hope to have some cards and letters to report. So make sure you send in your questions and ideas. Just like *Alive!*, we're here for you.

This month, we wanted to let you in on an exciting development for City retirees. Dolores Foley (DWP), Ed Harding (City) and Lee Kebler (Fire & Police), presidents of the associations that represent all retirees of the City of Los Angeles, met recently to discuss areas that are of mutual interest to our associations. This meeting was initiated by Dolores, and was prompted by the issue of secession and how that could affect retirees of the City.

At the conclusion of the meeting, they agreed that the association presidents would

meet quarterly to discuss issues that affect us all. Recognizing that each association has unique regulatory arenas in which they operate, there still may be situations where a united message and the power of numbers would be beneficial to all our retirees, individually and collectively. We also felt that we could learn from one another, since our common goal is the physical and financial well-being of our retirees.

As to the question of secession, they agreed that the unanswered questions related to separation of services, finances and infrastructure would be bogged down in the courts for years to come, and the millions that will be expended by both sides would be better spent on us rather than on attorneys! Secession provides no upside for our collective well-being.

What do you think about that? We're pretty excited about the three groups coming together. Drop us a line and let us know. Until next month, have fun! ☹

Wanna be heard?

Send a comment or question to Vince and Dolores Foley: retirees@cityemployeesclub.com