



DIGEST

Around and About

THE MOST farflung and complicated of the 25 elections yet held by the employee relations commission (ERCOM) is in the planning stage. When the big day, or days, come, more than 18,000 County clerical and administrative employees in all departments will have a chance to decide whom, if anybody, they want for their negotiating representatives. It really will be five elections rolled into one. Two of them will find Los Angeles County Employees association and AFSCME (American Federation of State, County and Municipal Employees) competing to represent a unit of 15,500 clerical and office workers, another unit of 1,300 office supervisors. The third election will be held among a unit of 650 accountants, programmers and others in administrative and technical staff services; only LACEA will be listed on this ballot. LACEA will oppose California Association of Professional Employees to represent a unit of 400 nonsupervisory appraisers in the assessor's department. LACEA and possibly CAPE will appear on

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JANUARY 2

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HEALTH PLAN SIGN-UP OPENS

DIRECTOR OF personnel Gordon Nesvig announced an "open enrollment" for the four County-sponsored health plans will begin next Monday (Jan. 5) and continue for four weeks until Jan. 30.

During this time any permanent, fulltime County employee may enroll himself, plus his dependents, in any of the four plans without a health statement or other "evidence of insurability." Also eligible for the first time are County hospital interns and resident physicians, and other employees whose jobs involve professional or technical training of at least one year's duration.

Those who enroll during January will receive their new coverage beginning next April 1.

The Four Plans

All four health plans—Blue Cross, CPS-Blue Shield, Ross-Loos and Kaiser Foundation—provide hospital care, surgery and other medical benefits, but with varying arrangements.

Two of the plans, Kaiser and Ross-Loos, are "group practice" systems with their own doctors and own medical offices. Kaiser operates 16 offices in the Southern California area and four hospitals (in Hollywood, Bellflower, Panorama City, Harbor City). Ross-Loos has 13 offices including a new 32-doctor facility in Van Nuys. Ross-Loos sends most of its hospital cases to Queen of Angels hospital or Santa Fe hospital (both near downtown Los Angeles) or to Holy Cross hospital in San Fernando valley; subscribers, however, may be reimbursed for expenses in any licensed hospital.

The two other plans, Blue Cross and CPS-Blue Shield, permit the subscriber to select his own doctor and hospital.

Blue Cross has slightly lower premiums, but the subscriber must pay the first \$100 a year for the cost of doctors' office calls and other non-hospital expenses. Blue Cross, however, begins paying hospital and surgical expenses immediately without any deductible requirement.

CPS-Blue Shield picks up the tab for the surgeon's entire fee (if "usual, customary or reasonable") for the entire family. For the employee-subscriber only, it covers physician office visits from the first call for an injury and from the third call for an illness without a deductible. Blue Shield also pays hospital expenses.

More details on benefits of the four County-sponsored health plans appear on pages 2 and 3.

How to Enroll

Gunther Dumalski, employee benefits manager, department of personnel, said an employee wishing to enroll should obtain two cards from the payroll clerk or personnel office in his own department—one to enroll in his chosen health plan, the other a payroll deduction card authorizing a deduction for the premiums. An employee switching from one health plan to another also should enclose a second payroll deduction card cancelling the deduction of his present health plan. Dumalski said his insurance sec-

(Continued on page 4)

BLUE CROSS

(High Option plan provides major medical coverage, Low Option plan does not)

BLUE SHIELD

California Physicians' Serv

MONTHLY PREMIUM

	Total Premium High Option	Low Option	County Pays	You Pay High Option	Low Option	Total Premium	County Pays
Employees only →	\$ 9.50	\$ 8.40	\$8	\$ 1.50	\$ 0.40	\$14.15	\$8
With one dependent →	23.30	19.75	8	15.30	11.75	25.95	8
With two or more →	26.00	22.25	8	18.00	14.25	29.90	8

HOSPITAL

Room and general nursing care →

Up to \$50 per day in any Blue Cross contracting hospital up to 365 days for each period of disability; \$100 per day in intensive care unit; \$25 per day in extended care facility. Up to 60 days hospitalization provided for nervous or mental disorders.

80% of 3-or-more room rate (\$50 minimum payment) in any licensed hospital; 365 days for each period of disability; care paid at \$50 per day plus 80% above \$50; extended care facility \$100 per day.

Other hospital services →

As a bed patient, 80% of charges; 100% of charges as an outpatient for surgery or for treatment of accidental injuries within 72 hours of an accident. Only room and board provided in extended care facilities.

80% of hospital services and surgery

SURGERY →

Scheduled amount up to \$1,400 for surgeon, plus scheduled benefits for assistant surgeon and anesthetist. Payments based on Calif. Medical Ass'n 1964 Relative Value Study (at \$7 unit value). Under High Option Plan only, surgical charges above the scheduled amounts are covered under Major Medical provisions.

Provides full payment for usual, or reasonable charges of surgeon, assistant and anesthetist—also for consult needed because of complications after surgery.

DOCTOR VISITS

Office calls →

High Option Plan only: Provides partial coverage under Major Medical provisions.

For subscriber only: Payment of customary or reasonable fee for up to 10 visits per year in home or office, beginning with first visit for an injury, the third visit for illness.

House calls →

High Option Plan only: Provides partial coverage under Major Medical provisions.

Hospital calls →

\$7 per day. High Option Plan only: Covers excess charges under Major Medical provisions.

For subscriber and dependents: Provided in hospital for non-surgical services for up to 365 days beginning with first visit.

X-RAY AND LABORATORY (Out-patient) →

High Option Plan only: Provides partial coverage under Major Medical provisions.

All necessary x-rays for accidental injuries. For subscriber only: Up to \$100 a year for diagnostic x-ray and clinical lab services.

MATERNITY →

High Option Plan only: Provides \$100 for normal delivery, \$200 for Caesarean section, \$60 for miscarriage.

Up to \$50 for hospitalization. Surgery for Caesarean deliveries and miscarriage. For subscriber only also may receive \$50 for services for normal delivery.

AMBULANCE →

Up to \$25. High Option Plan only: Covers excess charges under Major Medical provisions.

Up to \$25.

ACCIDENT BENEFIT →

Up to \$300 provided in addition to the basic benefits for doctor, hospital, x-ray, lab and registered nurse expenses within 90 days of an accident.

MAJOR MEDICAL COVERAGE

BLUE CROSS HIGH OPTION PLAN: In addition to basic benefits, Major Medical coverage provides for payment of unreimbursed charges (in excess of \$100 per year deductible for each family member, with a maximum deductible per family) for physician/surgeon services; private duty registered nurse; treatment of injured jaw or natural teeth, including replacement; x-ray, radioactive therapy, prescription drugs; therapy; required x-ray and lab examinations; ambulance to and from hospitals; artificial limbs, eyeglasses, splints, trusses, braces, crutches; rental of wheel chairs, hospital beds, iron lungs, etc.; limited coverage for mental illness.

ROSS-LOOS
with major medical coverage

KAISER
Foundation Health Plan

ay	Total Premium	County Pays	You Pay	Total Premium	County Pays	You Pay
.15	\$14.87	\$8	\$ 6.87	\$11.70	\$8	\$ 3.70
.95	29.79	8	21.79	23.40	8	15.40
.90	38.19	8	30.19	33.50	8	25.50

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Up to \$40 per day in any licensed hospital; \$80 per day in intensive care unit (5 day maximum); \$20 per day in extended care facility. \$4,000 maximum for any one disability. Charges above \$40 per day or the \$4,000 maximum partially provided under Major Medical. Confinement for nervous or medical disorders covered in a general hospital only.

Hospital care and all necessary services provided in a Kaiser Foundation hospital First 125 days no charge. Remaining 240 days in year at one-half the prevailing rate. In case of accidental injury requiring emergency treatment or illness requiring hospitalization more than 30 air miles from home and nearest Kaiser hospital, Kaiser provides up to \$2,000 emergency care.

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The first \$500 plus 80% of the next \$5,000 of costs as a bed patient (or as an outpatient for emergency treatment of an injury within 24 hours of an accident); charges above the 80% or in excess of the maximum are partially covered under Major Medical provisions.

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Ross-Loos physicians provide all surgical services to subscriber without charge; small service fee to dependents (\$25 maximum).

Scheduled amounts up to \$1,000 provided for tests or treatment using radioactive materials.

All surgical services provided by Kaiser physicians at no charge.

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OFFICE: Subscriber no charge, \$1.25 for dependent.

HOUSE: Subscriber no charge, \$5 for dependent.

HOSPITAL: No charge to subscriber or dependent.

OFFICE: \$2 charge.

HOUSE: \$5 charge. No charge for nursing calls at home.

HOSPITAL: No charge for physician visits in Kaiser hospitals.

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No charge to subscribers in Ross-Loos offices, scheduled low rates charged dependents.

Provided without charge in Kaiser Foundation offices or hospitals.

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Prenatal, delivery and postnatal medical care to subscriber without charge; for dependent, \$50 (\$75 for Caesarean). No waiting period required. Hospital benefits of \$100 (if pregnancy begins while insured); excess hospital costs partially covered under Major Medical after \$200 deductible.

Patient pays \$100 if confinement takes place after ten months of continuous membership; \$175 if earlier. Charge covers all hospital and medical services.

Up to \$50.

Provided if within 30 miles of a Kaiser Foundation hospital, if authorized.

Up to \$50 provided for care received within 24 hours of a medical emergency for physician services, lab, x-ray and medical supplies.

ROSS-LOOS HEALTH PLAN: In addition to basic benefits, Major Medical coverage provides for 80% of the unreimbursed charges (in excess of \$100 per year deductible for each family member—\$200 for pregnancy) for: hospital room and board (\$50 per day maximum) and other hospital services and supplies; administering anesthesia; local ambulance transportation. Also the following supplies and services when ordered by a Ross-Loos physician: private duty registered nurse; blood, plasma, oxygen; casts, trusses, splints, braces, crutches and surgical dressings; drugs and medicines; rental of iron lung, wheel chair, hospital bed and other durable equipment; initial artificial limbs or eyes to replace natural ones lost while insured under this benefit.

Bosses Sue Mize (Nobody's Mad)

His boss, the Board of Supervisors, is suing board executive officer James Mize, not in anger but in a historic test of the state constitution's requirement that school bonds must pass by a two-thirds majority.

The case has gone directly to the California supreme court which may hear it within the next 60 days.

The unusual action began after the Pasadena, Alhambra and Rosemead school districts held elections in which more than half the district voters, but fewer than two-thirds, approved issuing school bonds.

Deciding to test whether the two-thirds requirement violates the U.S. supreme court principle of one man-one vote, the Board instructed Mize to publish notices inviting bids on \$57 million in bonds for the three districts.

Mize wrote the Board a letter refusing to publish the notices and asking authority to engage an attorney to help him resist the Board

AROUND & ABOUT

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the ballot in a unit of 536 supervisors of the appraisers and administrative-technical employees in the two preceding units.

Voting will go on simultaneously in all five units. Staffers at ERCOM, the registrar-recorder's office and the five concerned employee organizations are wrestling with a mass of detailed planning on how many polling places to have, and where. Present guess is that the election can not be scheduled before late March.

Meanwhile, ERCOM continues hearings on what units to approve among another large segment of the County work force—some 7,000 social workers and allied classes, principally in DPSS, adoptions and mental health. A commission decision may be forthcoming later this month.

order. The Board granted Mize's request Nov. 26.

The Board and the three school districts then instructed County counsel John Maharg to bring court action to force Mize to publish the bond notices.

On Dec. 12 Maharg filed writs with the state supreme court.

Maharg said similar test cases against the two-thirds requirement are under way in at least three other California counties, all asserting that the requirement in effect gives a "no" vote on bond issues twice the weight of a "yes" vote, and so violates the one man-one vote doctrine. Maharg said the state supreme court may decide to hear all the cases together.

HEALTH PLANS

(Continued from page 1)

tion will coordinate the change-over so there is no overlap or gap in coverage.

Adding Dependents

Dumalski said employees already enrolled in a health plan who wish to add coverage for their families should call the insurance section to obtain a special form (625-3611 extension 65667). The employee also must submit a replacement payroll deduction card if the amount of the premium will change.

Where to Send Cards

Dumalski said all completed cards should be sent, secured together, to the insurance section, department of personnel, room 560, Hall of Administration, 222 North Grand avenue, Los Angeles 90012.

Booklets and Questions

Employees may get further details on health plans by asking their payroll clerks or departmental personnel office for booklets on the plan. The insurance section staff also will answer questions.

County Contribution

The County's premium contribution of \$8 a month may apply to only one health plan.

County Package Goes to Sacramento

THE BOARD of Supervisors has called on the California legislature to pass 24 measures during the session that opens in Sacramento next Monday (Jan. 5).

The Board message, adopted last Tuesday, declared:

"Overshadowing other issues is the need to fight for property tax reform and for recognition by the State of its proper level of participation in State-County partnership programs."

The Supervisors urged the legislature to ease local property taxes by funneling more state money into welfare, schools, care of juvenile court wards, and construction of probation facilities.

The County package also proposed:

EARLIER POLLS CLOSING—at 7 p.m. instead of 8 p.m., on grounds that few voters cast ballots during the last hour.

CONSOLIDATION—a law that would permit the Board of Supervisors to merge the County marshal's office into the sheriff's department. A similar proposal died in the 1968 legislature.

RESTORING PEACE OFFICER STATUS TO APCD—so its inspectors may pursue and stop smoking trucks and buses. APCD had such authority until the 1968 legislature cut back on the kinds of peace officers.

County of Los Angeles

DIGEST

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LORIN PETERSON, Editor

Editorial Office: Room 526 Hall of Administration, 222 North Grand Avenue, Los Angeles 90012

Telephone 625-3611, ext. 65878 for extra copies, extension 65420

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