



California State RETIREE



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Shining the light on drug prices

On March 15, CSR President Tim Behrens was asked to participate in a Capitol press conference on the drug price transparency bill-SB 17. Sen. Ed Hernandez, D-West Covina, center, is the author of the bill. SB 17 is supported by CSR and many medical organizations.

The measure would require pharmaceutical companies to give more notification and justification before hiking drug prices. (See Page 3 for the story on the measure.)

CalPERS makes getting information more difficult for thousands

CalPERS is changing the way 500,000 retirees receive their direct deposit receipts, but retirees were given very little time to assess the major change or to make suggestions for how it might be done more smoothly.

“This is another example of CalPERS going full-speed ahead with little regard for how some of its older members might need more notice and time to adjust,” said California State Retirees Executive Director R. Paternoster. “CalPERS may want to go paperless with its 1.6 million members, but they should never forget less computer savvy retirees are an important contingent of their membership. In fact, some of our retirees helped build CalPERS into what it is today.”

Since January, CSR has raised concerns with CalPERS staff, testified at hearings and talked with members of the Board of Administration about the fund’s latest effort to “go paperless.” CSR wanted time to adequately educate its 36,000 members and opposed the way CalPERS would require retirees to “opt in” if they wanted to continue the mailings. Instead, CSR argued, it made more sense to have people “opt out” if they no longer wanted to receive the information via mail.

“The way they’re doing this is too confusing for many of our members,” said Larry Woodson, chair of the CSR Health Benefits Committee.

Nonetheless, CalPERS announced in March that beginning July 1, retirees will no longer automatically receive their direct deposit statement in the

mail – unless they specifically request to continue receiving them. CalPERS is mailing notifications this month to affected retirees, which explains the change and instructs retirees to fill out and return a postcard if they want to continue receiving the information by mail.

If they don’t return the postcard, they will automatically be removed from the direct deposit receipt mailing list. The information and receipt will then be available at the CalPERS website – www.calpers.ca.gov

The statements are already available to members who use their my|CalPERS accounts at my.calpers.ca.gov Those who don’t currently have an account can use the same address and follow the instructions to sign up.

Active employees are not affected by the switch to the paperless direct deposit receipts because they receive their payments directly through the State Controller’s Office. In the case of retirees’ pension warrants, CalPERS reimburses the controller for the mailing costs.

CalPERS officials said the system will save around \$1 million a year by cutting the mailed direct deposit receipts to retirees. Any savings realized would remain in the retirees’ trust fund.

Those who opt in for the mailings, will receive them for 12 months, but there is no determination yet whether they will be able to continue to receive the mailings in the 2018/2019 year.

Asked at several CalPERS meetings whether retirees will indefinitely be

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••DATED MATERIAL – PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
1108 O Street, Suite 300
Sacramento, CA 95814



Seniors are eligible for a plethora of discounts

Becoming a retiree has its benefits – we’re wiser – if we’re lucky; we have more free time; and we can get senior discounts not available to the younger set.

AARP magazine recently listed just a few of the deals available to retirees:

Clothing – Kohl’s gives a 15 percent discount to those age 55-plus every Wednesday. Ross offers 10 percent off to shoppers 55 and older on Tuesdays when they sign up for the Every Tuesday Club.

If you’re in the market for some lightly used clothing or other previously owned goods, many Goodwill stores give seniors a discount on select days each week. Discount days vary by location.

Gym Membership – If you’re part of a Medicare health plan, you may be eligible for a free SilverSneakers membership, which gets you access to more than 13,000 participating fitness facilities around the country as well as special classes and activities. Also, it doesn’t

hurt to ask your local gym if they offer a discount.

Utilities – It’s worth contacting your utility providers and municipal government about discounted rates for seniors. You could qualify based on age and/or financial need.

Auto Services – National chains, like Jiffy Lube and Midas, offer service discounts. The age requirement and the discount varies by location. Local neighborhood auto repair shops may also offer a senior discount. Movie Tickets – Seniors 60-plus can save up to 30 percent on regular admission at most AMC Theatres and up to 60 percent on Tuesday Senior Days offered at select locations. Senior day discounts at other theaters vary by location.

National Park Admission – For \$10, seniors 62 and older can purchase a Senior Pass that’s good for lifetime access to more than 2,000 federal recreational sites and national parks. (Note: If you apply by mail, there is a \$10 processing fee.) Depending on the venue, the pass could entitle you to discounts on other

amenities such as camping or swimming.

Transportation – Royal Caribbean, Celebrity and Carnival cruise lines offer discount rates to cruisers 55 and over. Amtrak offers a 15 percent discount to travelers 62 years or older. Those of the same age also qualify for a 5 percent discount on Greyhound bus travel. Southwest Airlines offers special senior fares for those 65-plus.

Haircuts – National chains such as Great Clips and Supercuts may trim the cost of your next haircut. Because most national salon chain locations are individual franchises, terms and conditions of senior discounts (if any) vary by location. Locally owned barbers and salons may give seniors a price break as well. Just ask.

Education – Continuing education programs are available at many colleges and universities to those 60 and over for a small fee. It may even be free, so check with the programs near you.

Retirees React

Please answer this question:
.....

Do you support or oppose CalPERS plans to direct members to their website instead of sending mailings? Why?

Is it important for state retirees to have access to hard-copy mailings if they choose that form of communication? Or is it time they learn to use the internet or have someone help them access the information from the CalPERS website?

Send us your comments by **April 18** and they’ll be printed in the May 2017 edition of the *California State Retiree* newspaper. A jpg or photograph of yourself is encouraged, but not required.

Emails and jpgs may be sent to: **csrinfo@CalRetirees.org** Or mail your response and a photograph to: **CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.**

Center for Retirement Research: Most older workers have still got it

Only a minority of workers are vulnerable to a slowdown in cognitive ability as they age, according to a new study by the Center for Retirement Research (CRR).

Depending on their profession and its demands, older workers don’t necessarily become less able to work or less productive as they age.

With many workers choosing to work longer so they can improve their retirement security, it can be challenging for older people to find decent-paying work or to be able to hang onto a job – at least in part because of perceptions about older people’s abilities to perform satisfactorily in the workplace, according to a new study at Boston College.

The study “reviewed the research literature to assess how cognitive aging affects the ability to work during ages 50 to 70.”

The study focused on crystallized intelligence (knowledge that accumulates with age) and fluid intelligence (the capacity to process new

intelligence).

Declining fluid intelligence is often offset by accumulated knowledge, and people with a high reserve in fluid capacity are more likely to have that fluid capacity act as a buffer against decline, the study said.

While the latter can, and does, decline to varying degrees with age, the former can help to make up for it, with the exception of a few professions in which a high degree of fluid intelligence is essential (such as air traffic controllers, who must have the ability to make split-second decisions).

The study concluded that age by itself is not a reliable explanation for the variability in productivity among workers aged 20–65. The research also indicated that productivity generally does not decline with age.

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NEWS

Bill would shine light on drug prices

Prices could not be hiked on certain drugs and more notice of hikes would have to be given under a bill supported by California State Retirees and a coalition of retiree, labor, medical and consumer groups.

CSR President Tim Behrens joined with Sen. Ed Hernandez, D-West Covina, when he unveiled SB 17 at a Capitol press conference March 15.

"When we've made price information publicly available in other sectors of the health care market, prices have normalized," Hernandez said.

The bill would require pharmaceutical companies to notify state health programs and private insurance companies at least 90 days in advance before significantly raising drug prices. They would also have to describe any changes or improvements to the effectiveness of the drug that explain the increase or state if there were none.

The regulations would apply to drugs with a wholesale cost above \$600 a month whose price increased by more than 25 percent in the previous three years, and to drugs with a wholesale cost less than that

amount whose price increased by more than 10 percent over the same time period.

Additionally, SB 17 would require health plans to report information about their most prescribed and most expensive drugs, and the percentage of premiums spent on drugs. Hernandez carried similar legislation last year – SB 1010 – but dropped it because he was dissatisfied with some amendments made along the way.

"Make no mistake: This bill may not have passed last year, but it's already having an effect," he said, pointing to other states that have introduced similar legislation. One state – Vermont – has passed a bill that requires drug makers to justify certain price hikes.

"SB 17 will bring transparency to drug pricing and give health care plans and consumers the tools they need to help control costs," Behrens said. "Prescription drug costs are one of the greatest drivers of rising health care costs in California. These high drug prices are an extraordinary burden on state retirees and all health care consumers."

Supporters of SB 17 pointed to a study published in *Health Affairs* magazine in December 2015. It found that drug spending is growing faster than other health care spending in the U.S. – increasing 12.2 percent between 2013 and 2014.

Anthony Wright, executive director of Health Access California, a bill co-sponsor, said he thinks the legislation has a strong chance of passing this year. He observed there have been more controversial high-profile increases in drug prices since Hernandez dropped the previous bill, such as the drug firm Mylan's decision to raise the price of the EpiPen.

A ballot measure on last November's statewide ballot offered a more aggressive approach to high drug prices. Proposition 61 would have capped the amount state agencies spend on prescription drugs to those paid by the U.S. Department of Veterans Affairs. The pharmaceutical industry contributed more than \$100 million to the No on 61 campaign, according to news reports. The measure was defeated with 53 percent of Californians voting against it.

UPCOMING EVENTS 2017

April 5 (Wednesday)

California State Retirees' Fifth Annual Lobby Day, State Capitol

April 16 (Sunday)

Easter

April 18 (Tuesday)

CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

April 19 (Wednesday)

CalPERS Board of Administration meeting, same address as above NOTE: Live coverage of all open sessions of the board and its committees is streamed from the CalPERS auditorium to the internet. Visit www.calpers.ca.gov on board meeting days to watch and listen. You can also access videos of past meetings at www.youtube.com/calpersnetwork

April 28-29 (Friday and Saturday)

CalPERS Benefits Education Event (CBEE), which informs all CalPERS members about the many programs and benefits available to them, Radisson Hotel Fresno, Conference Center, 1055 Van Ness Ave., Fresno. For more information, call (888) 225-7377 or go to www.calpers.ca.gov

May 14 (Sunday)

Mother's Day

May 16 (Tuesday)

CalPERS Pension & Health Benefits Committee, Lincoln Plaza North, 400 P St., Sacramento

May 17 (Wednesday)

CalPERS Board of Administration meeting, same location as above

May 29 (Monday)

Memorial Day

Legendary CFO Harold Rose retires after 60 years

Harold A. Rose has been the quintessential “money guy” – aka chief financial officer – at California State Retirees (CSR) for more than a decade.

For 50 years before that, he was involved in nearly every aspect of CSR and its umbrella organization, the California State Employees Association (CSEA).

With his well-known dedication and tenacity, he has stuck through thick and thin with the organization, even when others might have handed over the responsibilities long ago. So it came as a surprise to some when he announced in February he would be handing over the checkbook and moving on to other things of value.

“He has dedicated unlimited time and energy to this responsibility, and it seems that this has paid off well for the organization,” said Ron Franklin, former president of the Association of California State Supervisors (ACSS) and current vice president of CSR’s Chapter 21, where Rose was president for more than a decade.

Franklin describes Rose as “a serious man with a great sense of humor.”

“He knows his job and does that job very well.”

Few dispute that, but some bristle at his no-nonsense approach, acknowledged Dick Mesa, chair of CSR’s Political Action Committee, and a longtime friend.

In the 70s, Mesa and Rose served together on CSEA’s early political action program, known as the Employees Political Information Committee (EPIC).

“Although we’ve had our differences at times, I have always respected Harold,” Mesa said. “We shared a friendly understanding based on the rule, ‘Never slash a tire-slashers’ tires!’ It was a humorous way to say don’t mess with someone who will get even with you. I love the guy. I really



Harold Rose

do. It's going to be a great loss to CSR. You won't see another one of him." Through the years, Rose touched nearly every aspect of finances and budgets within CSEA, including its four affiliates – CSR, ACSS, California State University Employees (CSUEU) and SEIU Local 1000.

Somehow, he managed to maneuver through each affiliate’s political mire, personalities and issues.

“I’m a good listener and can ask questions of the leadership, members, CSR staff and the CSEA staff,” Rose said, explaining his work style. “I joined CSEA as an active limited term employee during my first three years working at CDF (California Department of Forestry),” Rose said. “I paid \$1 a month, even through the winter time when I was in school. I continued my membership for the next 60 years.”

From 1957 to 1994, Rose held several positions within CDF – lookout, engineer and captain – in Sonoma and Napa counties.

“I managed up to 15 employees, thousands of wildfires, hundreds of medical emergencies and maintained state-owned fire stations and equipment,” he said.

His state career also involved teaching finance classes at the CDF Academy in Ione, working as finance chief on several major California fires and assisting the Federal Emergency Management

Agency (FEMA) on various fires, two floods and an earthquake.

Rose also earned a reputation for successfully representing CDF firefighters and other state employees in the workplace and at the bargaining table.

In 1991, he won a statewide election as a rank-and-file representative for 5,000 CDF firefighters. He held the full-time position for the next three years with his union paying the state his salary on union leave.

“At last count, I lost [only] four cases,” Rose said.

Rose scored another labor honor when he was appointed by then-Gov. Gray Davis to the State Industrial Wage Commission. He finished three years of a commissioner’s four-year term and then served another four-year term as a labor representative on the commission. After his so-called “retirement” from the state, Rose took a full-time retired annuitant position as a CDF office manager overseeing eight employees.

“My job was to track finances for all CDF construction projects in Northern California,” Rose said. “Our total construction budget ran about \$1.5 million a year.”

In his most recent role as CSR’s chief executive officer/treasurer, Rose was elected to his last two, three-year terms. Previously, the position was appointed. Former CSR President Barbara LaPlante appointed him to his first term.

The position is one of four statewide executive seats on the 11-member CSR Board of Directors.

Dealing with multi-million dollar budgets and reserve funds are just part of the job. He also had overview of CSR’s checking, savings, money market accounts and monthly expenses of about \$220,000.

Until recently, Rose was also chair of the CSR’s Finance Committee. Working with other committee members and CSR board members, he helped

to maintain budgets, monitor investments, identify cost savings and work with CSEA’s other three affiliates to maintain a balanced budget for CSEA Central Support.

Rose says he plans to remain involved in CSR and will offer any needed help to Gerald “Jerry” Fountain, who replaces him on the board and Finance Committee.

In his newly found extra time, Rose plans to focus on family, fishing, gardening and photography. His longtime interest in genealogy has helped identify a family tree with 900 names dating back to the 1300s. He wants to continue growing that tree and spend more time with collecting American and foreign coins and paper money.

Stephanie Hueg, CSR’s executive vice president, echoed comments from others who said they doubt Rose will stay very far from CSR, even with his many other interests.

In one of his many accomplishments, Hueg recalled Rose’s mission to educate retirees about the merits of financial investing to build CSR into a more powerful organization. “He always seemed to be making the same point: ‘Here is where we are. Now, we can stay there if you want or you can do this and move forward.’ He always added: ‘O.K. folks, just tell me what you want me to do,’” Hueg said.

“We’ve had good years and some very touch-and-go years, but he always worked his magic. We are now seeing the fruits of his labor. Our investments and finances are finally looking pretty good.”

CSR would not be on the same stable financial footing without Rose, agreed Marilyn Ferrasci Hamilton, former statewide CSEA president and current vice president of CSR’s Chapter 36.

He has done so much for CSR but is among the least appreciated,

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MEMBERS ON THE MOVE



Chapter 26 members gathered around Howard Wood, CSR's District B director, center, at the March 16 chapter meeting in Bakersfield.



CSR President Tim Behrens, right, swore in Evelyn (Evie) Poppa-McKenna as the new Chapter 16 president at the chapter's March 17 meeting in Stockton. McKenna replaces R. Connie Lira, who was appointed District F director in February.



Chapter 9 Vice President Luanna Allard, right, attended an event in February supporting Assemblymember Jimmy Gomez, D-Los Angeles, who is in the race to replace Representative Xavier Becerra in the U.S. Congress.



Taking the oath of office are David Phillips, Chapter 165 president, and M. Cora Okumura, Chapter 20 president.



Chapter 1 Vice President Stella Torrez, CalPERS Board Member JJ Jelincic and District C Director Mary McDonnell participated in a CalPERS Benefits Education Event (CBEE) in Millbrae March 3 and 4.



State Sen. Bill Dodd, D-Davis, second from the left, spoke to Chapter 21 members about issues affecting state retirees and seniors at the chapter's Jan. 17 meeting in Napa. On the far left is Don Lehnoff, Chapter 21 president. On the other side of the senator is Eric Norrbom, the chapter's secretary, and Ron Franklin, Chapter 21 vice president.



Everyone was Irish at the Chapter 2 meeting in Sacramento March 6. Pictured are Chapter 2 Treasurer Kathleen Elwell; Chapter 2 President Louis Espinoza; Fiona Ma, member of the California Board of Equalization; Chapter 2 Vice President Phyllis Johnson; Chapter 2 Secretary Diane Welsh; CSR Political Action Committee Chair Dick Mesa; and District E Director Keith Umemoto.

NEWS

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CalPERS makes getting information more difficult for thousands

eligible to receive their direct deposit receipts by mail, retirees said CalPERS officials deflected the question.

At a CalPERS Roundtable discussion Jan. 10, a representative from the CalPERS Benefit Services Division indicated the mailings for those retirees who opt in for them might eventually be reduced to three annually for events like health care and rate changes, tax information and cost-of-living allowances.

Later, however, CalPERS officials indicated that there could be more than three annual mailings for retirees who have other changes to things like their deductions.

“They have backed away from a firm commitment to cut everyone off to waiting to see how successful the dollar savings are and will re-evaluate at that time,” Woodson said. “It leads us to believe it hasn’t really been thought out as well as it should have been. We will continue our fight for more clarity.”

Woodson said the current direct deposit debacle is reminiscent of last July when CalPERS made a similar move by changing how CalPERS members receive health enrollment information, also requiring them to notify CalPERS if they wanted

to continue receiving the mailed materials.

The onus to alert CalPERS about their preference for mailings was once again left to retirees. Those who didn’t respond by July 1 were automatically taken off the mailing list and directed to the CalPERS website for their health information.

After hundreds of retirees reported problems caused by the lack of mailed materials, CalPERS relented and allowed retirees back into the mailing system even if they had missed the deadline.

In this latest effort to eliminate the direct deposit receipts by mail, there are no deadlines. Members may call **(888) CALPERS** or **(888) 225-7377** to resume the mailings.

“Many of our members are not computer literate,” CSR President Tim Behrens testified before the CalPERS Pension & Health Benefits Committee March 14. “They may not have [even] had a computer when they worked for the state.”

He contends it may not be enough that CalPERS is sending the opt-in postcards, printing short messages on their pay warrants and writing articles in the Perspective magazine and on social media.

“Just because those messages are sent doesn’t mean all of our members will understand that the impact of doing nothing may mean that will no longer receive mail telling them about their accounts,” Behrens said. “They should have allowed us to help more with the education process for a longer period of time.”

Woodson told the committee that “older retirees gain a significant level of assurance knowing that their pensions have been deposited.”

He objected to CalPERS officials consistently saying that they were not doing anything differently than Social Security currently does.

“Unlike Social Security, which does not have multiple deductions, our payments can have six to 10 deductions,” he said.

Mistakes may be more readily identified on the paper receipts too, Woodson said. He recalled how a CSR retiree recently noticed that his normal long-term care deduction was not taken from his retirement warrant. A closer look showed that the same mistake had been made with about 40 other retirees.

“Had it not been for a member seeing this, the problem could have grown much larger,” he said.

CalPERS officials said the same information that retirees currently receive on their deposits will continue to be available online. In fact, the information can be posted up to two weeks faster than the written receipts, they said.

Another benefit to online receipts is privacy and security, CalPERS officials said.

But Gerald “Jerry” Fountain, CSR’s chief financial officer/treasurer, told the committee members putting information online is not necessarily safer.

“Many corporations and governmental agencies have been hacked, so you’re not immune to that,” he said. “I personally believe my delivered mail has not been hacked. And if it was, it would be one person affected, not tens of thousands. I feel more secure with getting my mail.”

Acknowledging that the CalPERS decision is a done deal, Behrens said he is hopeful the staff and board members might pause in the future to hear what retirees are saying.

“Instead of consistently choosing what’s more convenient for CalPERS staff, CalPERS should have more regard for what’s good for its members.”

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CFO retires

she said.

“Sometimes he can be a little short with people, but only because he wants things done right,” Ferrasci Hamilton said. “Harold and I had an agreement. Since I don’t like budgets and he disliked the Bylaws and Rules Committee, where I was chair, I didn’t mess with the budget and he didn’t mess with the bylaws and rules. “He is a negotiator and so am I. That’s how we formed the friendship, why it lasted so long and why I hope it will continue.”



Barbara Driscoll, Chapter 31 member, answered questions and handed out CSR materials at the CalPERS Benefits Education Event (CBEE) in Santa Barbara March 17-18. Information about other CBEEs throughout the state is available at calpers.ca.gov/benefitseducationevents or by calling **(888) 225-7377**.



To Your Health

CalPERS pharmacy switch from CVS Caremark to OptumRx is bumpy for many



By Larry Woodson, CSR Health Benefits Committee chair

The transition of the Pharmacy Benefit Managers (PBMs) contract from CVS Caremark to OptumRx has not gone as smoothly as we were promised, nor has it met CalPERS expectations in terms of performance.

The Health Benefits Committee (HBC) has continued to receive complaints from CSR members experiencing difficulty with

OptumRx and their pharmacies. The HBC has intervened and successfully advocated a positive resolution in a few cases, but we continue to get complaints, some of which don't seem to result in positive outcomes for our members.

Several members have reported higher overall prices for drugs under OptumRx, especially Tier 2 and 3 medications.

In some cases, this was due to mistakes, but in many cases it will cost members more for a drug they need because CalPERS negotiated a contract with a formulary that is less favorable in coverage. About 60,000 members will pay more due to a less favorable formulary.

TECHNICAL DIFFICULTIES

When the new contract began, many members reported they were unable to access the OptumRx website or unable to obtain necessary information to register. CalPERS told

stakeholders that technical problems were occurring and being worked on. Fortunately, they were remedied in a matter of days. But it wasn't soon enough to avoid some unnecessary grief for members needing assurance their prescriptions would be filled.

Many members also reported having difficulty with existing valid prescriptions that were not being rolled over to Walgreens from CVS, the former pharmacy provider.

Additionally, there is an issue with Walgreens being the only preferred pharmacy under OptumRx. At preferred pharmacies, price breaks are available to members.

In some areas, Walgreens stores are not as common as previous pharmacy providers. Members also report long waits, insufficient staffing or poorly trained staff at Walgreens.

Some members had to go back to their physicians and have their prescriptions rewritten, even though we were initially told prescriptions

would be rolled over and doctors wouldn't have to write new prescriptions.

INCONSISTENT INFORMATION

There has also been inconsistent information from OptumRx regarding which drugs were eligible for reduced prices for 90-day supply.

Pre-authorized drugs under CVS were not accepted by OptumRx or Walgreens, making members fearful they would not get the special drugs they were on. To OptumRx's credit, when California State Retirees contacted their account representative regarding a huge overcharge for one member, he solved the problem the same day. It was due to human error - failure to appropriately roll over a pre-authorization.

However, in many cases, OptumRx representatives gave inconsistent explanations. Some members were told a representative would have

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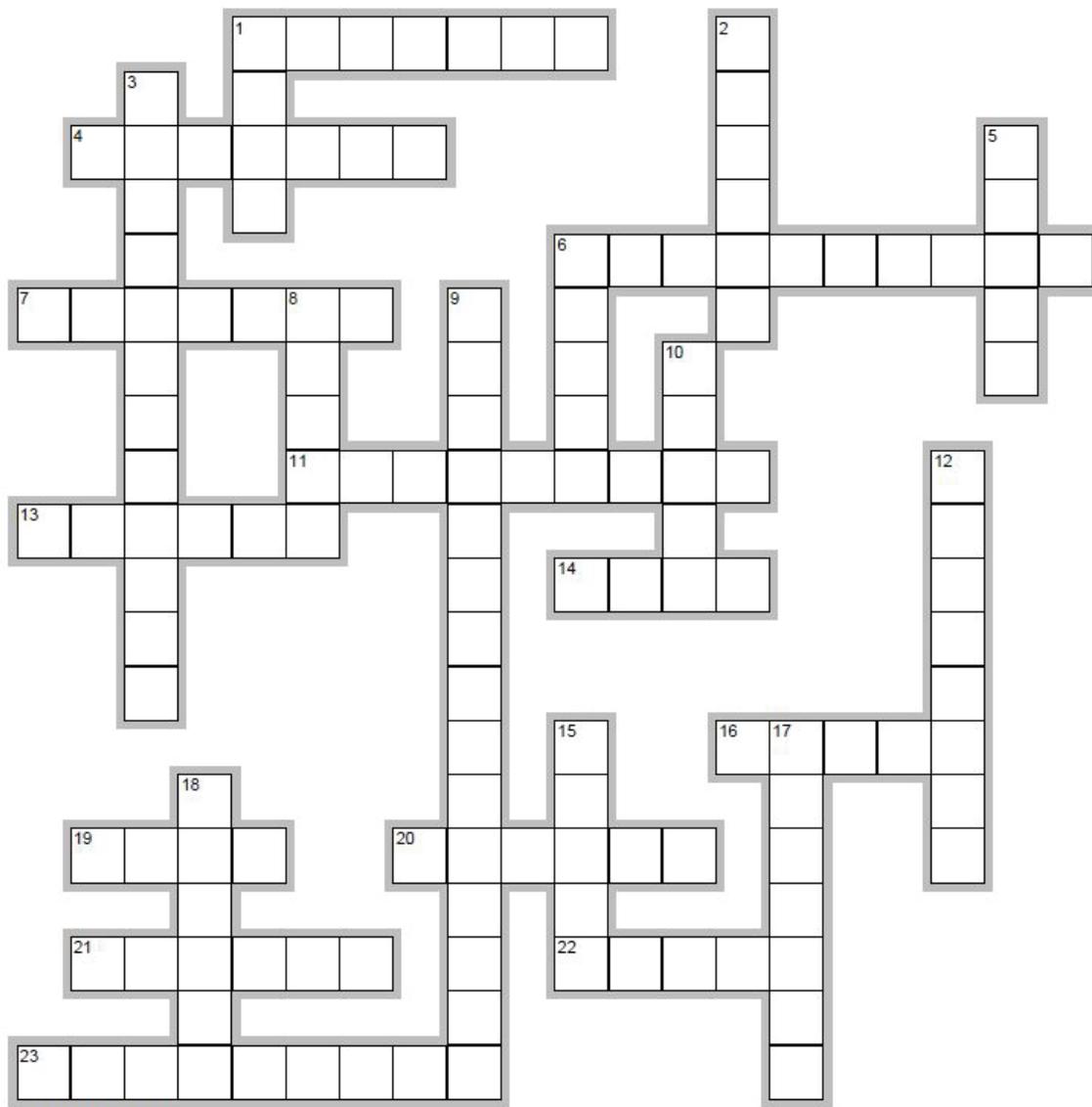
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14. Euphrates River
16. The Great Pyramids
19. Lima, Capital city
20. Yucatan Peninsula
21. Northwest Territories
22. Taj Mahal
23. Largest Island country

DOWN

1. Timbuktu
2. Petra, City cut from rock
3. Golden Gate Bridge
5. Leaning Tower of Pisa
6. Nairobi, Capital City
8. Mt. Everest (in Tibet and _____)
9. Giant's Causeway
10. Forbidden City
12. City of Karachi
15. Port-au-Prince, Capital City
17. Black Forest
18. Eiffel Tower

Find us online or visit
www.CalRetirees.org



Asparagus and Mozzarella Stuffed Chicken Breasts

Ingredients

- 2 large skinless, boneless chicken breast halves
- 8 asparagus spears, trimmed
- 1/2 cup shredded mozzarella cheese
- 1/4 cup Italian seasoned bread crumbs
- Salt and black pepper to taste



Directions

- Preheat an oven to 375 degrees
- Grease an 8x8-inch baking dish.
- Place each chicken breast between two sheets of heavy plastic (resealable freezer bags work well) on a solid, level surface.
- Firmly pound the chicken with the smooth side of a meat mallet to an even thickness of about 1/4 inch.
- Sprinkle each side with salt and pepper.
- Place 4 spears of asparagus down the center of a chicken breast, and spread about 1/4 cup of mozzarella cheese over the asparagus.
- Repeat with the other chicken breast, and roll the chicken around the asparagus and cheese to make a tidy, compact roll.
- Place the rolls seam sides down in the prepared baking dish, and sprinkle each with about 2 tablespoons of bread crumbs.
- Bake in the preheated oven until the juices run clear when pricked with a fork, about 25 minutes.

SAVVY SENIOR

Say so-long to snoring

Dear Savvy Senior,

Over the past few years, my husband's snoring has gotten much worse. It's to the point that I have to either wear earplugs or move to a different room. Any suggestions?

- Sleep Deprived Susan

Dear Susan,

Snoring is a common problem that often gets worse with age. Around 37 million Americans snore on a regular basis, according to the National Sleep Center.

Snoring occurs when the airway narrows or is partly blocked during sleep – usually due to nasal congestion, floppy tissue, alcohol use or enlarged tonsils. But you and your husband also need to know that snoring can be much more than just an annoyance.

It can also be a red flag for obstructive sleep apnea, a serious condition in which the snorer stops and starts breathing during sleep. It can also increase the risks of cardiovascular disease, stroke, cardiac arrhythmia and hypertension. According to the American Academy of Sleep Medicine, 34 percent of men and 19 percent of women who snore routinely have sleep apnea or are at risk for it.

SLEEP-HELP REMEDIES

Even if you are unsure whether your husband has a primary snoring problem or sleep apnea, sleep experts suggest you start with these steps.

OPEN A STUFFY NOSE

If nasal congestion is causing



your husband to snore, over-the-counter nasal strips such as Breathe Right may help. Or, if allergies are the cause, try saline nasal sprays.

ELEVATE HIS HEAD

Buying a foam wedge to elevate his head a few inches can help reduce snoring. Or buy him a contoured pillow to lift his chin and keep the tongue from blocking the back of his throat as he sleeps. Also check out Nora (smartnora.com), a wireless snoring device that slides under the pillow and gently moves the head to a different position when snoring is detected. This, they say, stimulates the relaxed throat muscles and opens the airway.

BECOME A SIDE SLEEPER

To prevent back sleeping, which triggers snoring, place a pillow against your husband's back to keep him from rolling over or sew a tennis ball in the back of his pajama shirt. Or check out the Night Shift Sleep

Positioner (nightshifttherapy.com), a device that's worn around the neck that vibrates when you roll on your back.

AVOID ALCOHOL BEFORE BED

Alcoholic beverages can relax the muscles in the throat, and constrict airflow. He should not consume alcohol three to four hours before bedtime.

LOSE EXCESS WEIGHT

Fat around the neck can compress the upper airway and impede airflow and is often associated with sleep apnea.

QUIT SMOKING

Smoking causes inflammation in the upper airways that can make snoring worse.

SEEK MORE HELP

If these lifestyle strategies don't make a big difference, your husband should see his doctor, a sleep specialist, or an otolaryngologist



Send your senior questions to:
Savvy Senior, P.O. Box 5443
Norman, OK 73070
or visit SavvySenior.org

who may recommend an overnight study to test him for apnea.

For primary snoring or mild to moderate sleep apnea, an oral appliance that fits into the mouth like a retainer may be prescribed. This shifts the lower jaw and tongue forward, keeping the airway open.

Some other options are Theravent snore therapy (theraventsnoring.com) and Provent sleep apnea therapy (proventtherapy.com), which are small nasal devices that attach over the nostrils to improve airflow.

But the gold standard for moderate to severe sleep apnea is a continuous positive airway pressure, or CPAP, device. This involves sleeping with a mask and is hooked up to a machine that gently blows air up your nose to keep the passages open.

If these don't work or are intolerable, surgery is an option too. There are procedures available today that remove excess tissue in the nose, mouth or throat. And a newer procedure called hypoglossal nerve stimulation that uses a small device implanted in the chest to help control the movement of the tongue when it blocks the airway.

continued from page 8

CalPERS pharmacy switch from CVS Caremark to OptumRx is bumpy for many

to research and return their call, but they didn't hear from them again.

CalPERS staff continues to work on these issues and in February met with OptumRx's top executives. OptumRx is hiring more staff and has implemented an additional training program for customer representatives. They are also monitoring representatives to ensure

they give accurate information and resolve problems.

These are positive developments, but as one CalPERS Board member asked at the March 14 Pension & Health Benefits Committee (PHBC) meeting, "OptumRx knew the size of our covered membership and the drugs they needed. Why weren't they ready on January 1?" Another

board member asked whether there are strong provisions in the contract to remedy shortcomings, including dissolution of the contract.

CSR has submitted a Public Records Act request for a full copy of the five-year contract with OptumRx. CalPERS allocated \$4.9 billion over five years for the contract, which includes the cost of the drugs – a very

unusual inclusion for such a contract.

At this point, I don't believe we are getting our money's worth. Stay tuned.

For more information, call OptumRx at (855) 505-8110 (Basic members) or (855) 505-8106 (Medicare members). The customer service number at CalPERS is (888) CalPERS or (888) 225-7377.

California State Retirees – supporting you statewide

Whether you live in Redding or San Diego, California State Retirees has a chapter where you are invited to attend interesting meetings and participate in protecting your pension and health care.

CSR's 26 chapters are grouped based on geographical boundaries and population within CSR's seven districts.

Each district has a director, who must reside within the district. Overseeing the entire 11-member Board of Directors are four statewide officers – president, executive vice president, vice president and chief financial officer/secretary. The term of office for all board members is three years. The board meets three times a year to conduct the business of CSR.

CSR is the largest, most experienced organization of its kind, representing more than 36,000 retirees. It remains dedicated to its primary mission: to protect the pensions and health benefits of retired state workers.

Members receive news about issues of importance to them through the monthly *California State Retiree* newspaper, the CSR e-newsletter, our website at www.calretirees.org, Twitter, Facebook and LinkedIn. Also watching out for our interests in the state Capitol is a well-established legislative advocate working for CSR. CSR also has access to a federal lobbyist, who monitors federal issues, including Social Security.

CSR maintains a strong presence at CalPERS committee and board meetings and members often testify on issues of concern. CSR members are also active in other important groups, including CalPERS Stakeholders, a group that discusses subjects that will be raised at future CalPERS meetings.

CSR also offers several member-only discount programs, ranging from recreational activities to legal services to fraud protection. Under the insurance plans offered by CSR, premiums can be deducted directly through members' CalPERS pay warrant.

Building our membership ranks is a main priority for CSR. With more members, the organization becomes stronger on every front.

Meet your California State Retirees Board of Directors

D Susan Sears
Term: 2015-2018
Contact: (530) 532-0149
Chapters: 8, 13, 14, 19
Counties: Butte, Del Norte, Glenn, Humboldt, Lake, Lassen, Plumas, Mendocino, Modoc, Shasta, Siskiyou, Tehama, Trinity

E Keith Umemoto
Term: 2015-2018
Contact: (916) 429-2768
Chapters: 2, 15, 165
Counties: Alpine, Colusa, El Dorado, Nevada, Placer, Sacramento, Sierra, Sutter, Yolo, Yuba

F R. Connie Lira
Term: 2016-2019
Contact: (209) 601-5754
Chapters: 5, 11, 16, 35
Counties: Amador, Calaveras, Fresno, Kings, Madera, Mariposa, Merced, San Joaquin, Stanislaus, Tuolumne, Tulare

G Gaspar Luna Oliveira
Term: 2016-2019
Contact: (619) 548-4793
Chapters: 6, 12, 17, 34
Counties: Imperial, Inyo, Mono, Orange, Riverside, San Bernardino, San Diego, portions of Los Angeles

C Mary McDonnell
Term: 2017-2020
Contact: (415) 658-7169
Chapters: 1, 3, 21, 23
Counties: Alameda, Contra Costa, Marin, Napa, San Francisco, Solano, San Mateo, Sonoma, Santa Clara

B Howard Wood
Term: 2017-2020
Contact: (805) 238-0924
Chapters: 10, 26, 31, 36
Counties: San Luis Obispo, Santa Barbara, Ventura, Monterey, San Benito, Santa Cruz, Kern

A Sharon Stoltzman
Term: 2017-2020
Contact: (424) 228-2820
Chapters: 4, 9, 20
Counties: Los Angeles

State retirees who have not yet joined CSR need to hear from fellow state retirees like you about the many benefits of belonging to the largest and most experienced state retiree organization in California.

Use the membership application on Page 9 to

sign up a fellow state retiree. Applications are also available at www.calretirees.org

To receive a complete package of membership information, send an email to csrinfo@calretirees.org or call (916) 326-4292 or toll free, (888) 808-7197.

Welcome aboard new members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just

let us know if the chapter you have been assigned is where you want to stay.



A phone call to your chapter president or a visit to your chapter's next meeting is the best

way to become acquainted with everything CSR has to offer. Check out pages 14 and 15 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

Sign up for the CSR E-Newsletter today and stay updated on what's going on at CSR



californiastateretirees.org/csnewsletter

Have you moved? Don't miss an issue of the California State Retiree!

To update your information, call us at
(916) 326.4292 or
(888) 808.7197



Retiree wins prize for joining CSR

In October and November 2016, California State Retirees (CSR) executed a six-week promotional membership drive to recruit retired workers to join CSR. New member Gregory Hamway was selected at random as the winner.

The drive encouraged non-members to join CSR, with their membership application serving as an entry to win a 40-inch Samsung UHD Smart TV. CSR secured 34 new members, which is double the monthly average of new applications.

Hamway retired as a California Highway Patrol sergeant from the Valley Division office in Rancho



Cordova. He joined CSR to support the organization's mission: to protect the pensions and health benefits of retired state workers.

"The recent recession generated numerous threats to our benefits and demonstrated that strong defensive action will be needed," Hamway said. "The more people advocating on our behalf, the better."

CSR congratulates Hamway on winning the prize and welcomes him as a new member.

Chapter 1

Amador Acosta
Ruby Blanco
Demetra Hernandez
William Hernandez
Beverlette Johnson
Dori Palmer
Hoi Tran

Chapter 2

Elba Baeza-Garcia
Theresa Bravo
Robert Daclan
Denise Doxie
Enriqueta Gallegos
Jung-Ren Huang
Janet James
Jeffrey Jones
Jenny Leung
Jill Mcgee
Rosalind Myers
Jerry Nailon
Glenda Pendleton
Javier Sanchez
Ravikumar Srinivasan
Sondra Swift
Janice Talley
Gary Tarbert
Ricki Trejo
Laddie Trotter
Arden Tucker
Gwendolyn Tupaz
Christal Tyler
Dean Villamarin
Thurman Wilkins
Kwan Yan

Chapter 3

Xiao-Su Li
Brenda Nicolas

Chapter 4

Rosa Armijo
William Washington

Chapter 5

Rebecca Estep
Brenda Metzger

Chapter 6

Kimberly Flickinger
Ernestine Jackson
Darry Lee
Debra Ortiz
Esther Rivera
Melva Robinson
Samuel Romero
Robert Sanchez
Cynthia Soto
Thomas Wong

Chapter 8

Nancy Pratt
Lee Smith

Chapter 9

Arturo Guevara
Michelle Janovro
Mary-Jane Lim
Linda Stelzriede
Alicia Stritar
Elizabeth Tarango

Chapter 10

Kimberly Allen
Kathleen Castillo
Mila Hendrickson
John Lambirth
Daniel Mull
Maria Peach
Susan Pfetscher

Chapter 11

Dannie Brizzee
Cynthia Oliphant
Yvonne Shackelford
Donald Zielins

Chapter 12

Sue Annella

Chapter 13

Jeff Coon
Amy Herrmann

Chapter 14

Larry Baker
Diana Jensen
Mary Miner

Chapter 15

Jeffrey Breen
Carmyn Fields
Lorayne Freid
Darrell Moore
Cynthia Siepert

Chapter 16

Antoinette Jackson
Carol Pimentel
Judith Salom

Chapter 17

Rosalind Miller
Holly Parker
Billy Wooldridge

Chapter 20

Debra Harden
Moises Santos
Monier Zahiri

Chapter 21

Janie Arvizu
Marialuningning Camatog
Marivick Collins
Diana Hendrickson
Walter Hill

Mary Inman

Gabriel Kyle
Kathy Martinez
Diana Nollette
Rosalyn Singleton
Melissa Smithpowell
Shamus Thornton

Chapter 23

Fran Winborn

Chapter 26

Daniel Barnes
Joseph Perez
Diomedes Placido
Violet Rivas

Chapter 34

Ilisapesi Manu

Chapter 35

Robert Livesey

Chapter 36

Mark Adams

Chapter 165

Vernita Bell
Judith Brandt
Antoinette Charles
Mark Cherry
Jacqueline Kelley
Gordon Madsen

Henrietta Markley

Catherine Mckee
Tami Minto
Robert Schmidt
John Smiley
Willie Thomas
Gail Van Dorn
John Yelchak

Don't fret if you recently joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name during the next two months.

CHAPTER MEETING NOTICES

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen csrchapter1@gmail.com; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano. *Meets in April, August and December unless otherwise announced*

Meeting: Thursday, April 20, 11:30 a.m. **Where:** Pier 29 Waterfront Restaurant, 1148 Ballena Blvd., Alameda. **Menu:** Choice of Chicken Marsala, salmon with lemon caper sauce or Pasta Primavera. **Cost:** Members \$10; Guests (limit one) \$15. **PAYMENT BY CHECK FOR RESERVATIONS IS REQUIRED:** Send menu choice(s) and checks payable to CSR Chapter 1 to: C. Bowen, P.O. Box 5047 Richmond, CA 94805-5047. Reservations are accepted by mail only and are due no later than April 10. **Note:** No reservations, means no meals for members or guests. For additional information, send an email to csrchapter1@gmail.com

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; **Vice President:** Phyllis Johnson, (209) 471-2192; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810; **Membership:** Nadie Savage, (916) 968-5984.

Meets on the first Monday of every month, unless otherwise announced

Meeting: Monday, May 1, 11 a.m. to noon, Meet and Greet; the official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** Guest speaker to be announced at our April meeting. **Menu:** Happy Mother's Day! Cheddar cheese and beef on roll, Ambrosia salad and carrot cake. The vegetarian meal will be a veggie wrap with feta cheese, cucumber, spinach, zucchini and yellow squash. Vegan or gluten-free special orders are only available with reservations. **Cost:** Members eat free; guests cost \$3, which is payable by the sponsor upon arrival and sign-in. **Reservations are required:** Members and guests with food choices must respond by 5 p.m. Monday, April 24. Reserve your meal with Nadie Savage at texasgirls0124@gmail.com or (916) 968-5984. **Note:** No reservations means no meals for members or guests. For additional information, please contact Phyllis Johnson at johnsonphyllis010@yahoo.com or (209) 471-2192. Voicemail messages are encouraged.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Al Darby, (925) 788-6068; **Secretary/Treasurer:** Vacant; **Chapter Membership Chair:** Erlinda Villa (415) 407-7905. *Meets on the second Friday of March, June, September and December*

Meeting: Friday, June 9, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. **Program:** Speaker to be announced. Election for chapter secretary. Call Skip with nominations at (415) 648-4946. **Reservations are required:** By Tuesday, June 6, contact Erlinda Villa at (415) 407-7905 or aida.b.villa@gmail.com

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Ethel Watson, (323) 734-2788; **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin, (323) 290-3655. **Note:** If you need transportation to a meeting, please call Meryl at the number above at least three days prior to a meeting. *Meets on the third Thursday of even months, unless otherwise announced*

CHAPTER 5

CULVER CITY

Meeting: Thursday, April 20, 11:30 a.m. to 1:30 p.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles. **Program:** A representative from the Los Angeles Police Department will speak on elder issues. **Reservations:** Please call (310) 204-0484.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

Meeting: Thursday, April 20, 11:30 a.m. to 1:30 p.m. **Where:** Taix French Country Cuisine, 1911 Sunset Blvd., Los Angeles. **Program:** A representative from the Los Angeles Police Department will speak on elder issues. **Reservations:** Please call (310) 204-0484.

CHAPTER 7

MARIPOSA SUBCHAPTER

Meeting: TBA.

MERCED SUBCHAPTER

Meeting: TBA.

MODESTO SUBCHAPTER

Meeting: TBA.

SONORA SUBCHAPTER

Meeting: TBA.

JACKSON SUBCHAPTER

Meeting: TBA.

CHAPTER 8

NORTH COAST AREA

Meeting: Tuesday, July 11, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka.

CHAPTER 9

DEL NORTE SUBCHAPTER

Meeting: Wednesday, July 12, 11:45 a.m. **Where:** The Lucky Seven Casino, 350 N. Indian Road, Smith River.

CHAPTER 10

LOS ANGELES AREA

Meeting: Wednesday, April 12, 10 a.m., Executive Board meeting, followed by the general meeting at 11 a.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Cost:** Chapter 9 will pay \$15 toward each member's lunch. Guests pay for themselves. **Reservations:** Not required.

CHAPTER 11

SAN LUIS OBISPO

Meeting: Wednesday, July 12, 11:30 a.m. **Where:** Big Papa's Restaurant, 1001 West Tehachapi Blvd., Tehachapi. **Program:** Speaker to be announced.

Meeting: Wednesday, June 7, 11:30 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Representatives from Safety for Seniors and Caption Call will speak and be available for questions. Bring in your donation of school supplies to the meeting. Do you want to get out of the house? Meet others and have lunch? Join the Chapter 11 volunteers, Call (559) 707-7067 and leave your name and phone number. Have a great month.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

Meeting: Wednesday, April 19, 11:30 a.m. **Where:** Los Domingos, 17790 Wika Road, (shopping center on the corner of Apple Valley Road and Highway 18) Apple Valley. **Program:** We meet our new district director, Gaspar Luna Oliviera, who is replacing Jay Jimenez, who was recently elected vice president of CSR. **Please note:** We will meet on July 12, instead of June 21, to review information from the Board of Directors and committee meetings in Los Angeles the week of June 27-29. Please call Caryl Cole for information. The chapter may pay for a limited number to attend those meetings, if approved in advance.

CHAPTER 13

NO. CALIFORNIA/REDDING

Meeting: Wednesday, July 12, 11:30 a.m. **Where:** Big Papa's Restaurant, 1001 West Tehachapi Blvd., Tehachapi. **Program:** Speaker to be announced.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 15

SIERRA FOOTHILLS

Meeting: Tuesday, April 4, 1 p.m. to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Reservations:** Not required.

CHAPTER 16

SAN JOAQUIN COUNTY

Meeting: Tuesday, April 19, 11 a.m. to 2 p.m. **Where:** Creative Catering, 2565 Zanella Way, Chico (located at the Northeast corner of Zanella Way and Morrow Lane). **Program:** Jamie Pope, representative from the CalPERS Office of Stakeholder's Relations, will speak on what you need to know about your survivor vs beneficiary post-retirement death benefits, survivor continuance and changing your beneficiary. There will be a question-and-answer session. **Cost:** CSR members are free and non-members cost \$15. Guests pay \$10 per person. **Reservations are required:** Please contact S.E. Riazzi at (530) 519-2174 or seriazzi@gmail.com by April 15.

CHAPTER 17

lassen/Plumas Subchapter

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 18

CHAPTER 19

Meeting: Monday, April 17, noon. Arrive at 11:30 a.m. if you are

of March, June, September and December, unless otherwise announced

Meeting: Wednesday, June 7, 11:30 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Representatives from Safety for Seniors and Caption Call will speak and be available for questions. Bring in your donation of school supplies to the meeting. Do you want to get out of the house? Meet others and have lunch? Join the Chapter 11 volunteers, Call (559) 707-7067 and leave your name and phone number. Have a great month.

CHAPTER 20

CHAPTER 21

Meeting: Tuesday, July 11, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka.

CHAPTER 22

CHAPTER 23

Meeting: Wednesday, July 12, 11:45 a.m. **Where:** The Lucky Seven Casino, 350 N. Indian Road, Smith River.

CHAPTER 24

CHAPTER 25

Meeting: Wednesday, April 12, 10 a.m., Executive Board meeting, followed by the general meeting at 11 a.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Menu:** Your choice. **Cost:** Chapter 9 will pay \$15 toward each member's lunch. Guests pay for themselves. **Reservations:** Not required.

CHAPTER 26

CHAPTER 27

Meeting: Wednesday, July 12, 11:30 a.m. **Where:** Big Papa's Restaurant, 1001 West Tehachapi Blvd., Tehachapi. **Program:** Speaker to be announced.

CHAPTER 28

CHAPTER 29

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 30

CHAPTER 31

Meeting: Tuesday, April 4, 1 p.m. to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Reservations:** Not required.

CHAPTER 32

CHAPTER 33

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 34

CHAPTER 35

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 36

CHAPTER 37

Meeting: Monday, April 17, noon. Arrive at 11:30 a.m. if you are

ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 38

CHAPTER 39

Meeting: Wednesday, April 19, 11 a.m. to 2 p.m. **Where:** Creative Catering, 2565 Zanella Way, Chico (located at the Northeast corner of Zanella Way and Morrow Lane). **Program:** Jamie Pope, representative from the CalPERS Office of Stakeholder's Relations, will speak on what you need to know about your survivor vs beneficiary post-retirement death benefits, survivor continuance and changing your beneficiary. There will be a question-and-answer session. **Cost:** CSR members are free and non-members cost \$15. Guests pay \$10 per person. **Reservations are required:** Please contact S.E. Riazzi at (530) 519-2174 or seriazzi@gmail.com by April 15.

CHAPTER 40

CHAPTER 41

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 42

CHAPTER 43

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 44

CHAPTER 45

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 46

CHAPTER 47

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 48

CHAPTER 49

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 50

CHAPTER 51

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 52

CHAPTER 53

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 54

CHAPTER 55

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 56

CHAPTER 57

Meeting: Tuesday, April 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** Please RSVP to one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER MEETING NOTICES

suzzypoppa@yahoo.com; **Secretary/Treasurer:** Sheila Ward-Shaw, (209) 915-1020.

Meets three times annually on the third Friday of March, July and November 2017

Meeting: Friday, July 21, 12:30 pm. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Menu:** Order off the special senior menu. **Cost:** Members are free; guests cost \$10. **Reservations are required:** Please RSVP during the first two weeks of the meeting month by contacting any chapter officer listed above.

CHAPTER 17

GREATER SAN DIEGO

President: Diane Whorton, (619) 467-7861 or dlw.union@gmail.com; **Vice President:** Steve Haley, (619) 441-8769 or raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917 or kochgloria303@gmail.com; **Treasurer:** Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Membership Co-Chairs:** David Juarez, (619) 379-4269, maxjuarez555@gmail.com and Theresa Juarez (408) 390-8006, terez-juarez@gmail.com.

Meets on the first Thursday of even months, unless otherwise announced

Meeting: Thursday, April 6, 11 a.m. **Where:** Sizzler, 3755 Murphy Canyon Drive, San Diego (Off of I-15, take the Aero Drive exit. From north or south, go west to the signal and turn right. The entrance is at the back of the building with a parking lot.) **Program:** Discussion on "CalPERS - What to do in the event of the death of a member or beneficiary." The discussion would be most valuable if attendees reviewed their retirement election form so they know his/her retirement option and beneficiary or beneficiaries. If a retiree doesn't have this information, he/she may go online by accessing myCalPERS Log In at www.calpers.ca.gov or call 1(888)225-7377. **Cost:** Free to all Chapter 17 members.

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Dorothea M. Parsons, (707) 462-1209; **Secretary:** Marilyn Saegert, (707) 513-8943. **Meets on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December**

Meeting: Tuesday, April 11, noon. **Where:** Ukiah Garden Café, 1090 S. State St., Ukiah. **For more information:** Call Marilyn Saegert, (707) 513-8943; Ines Freeman, (707)

485-7203; Natalie Daugherty, (707) 485-8857; or Lois Barth, (707) 459-5334.

Lake County Subchapter Meets on the second Monday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December

Meeting: Monday, April 10, noon. **Where:** Running Creek Casino, 635 Highway 20, Upper Lake. **For more information:** Call Suzanne Schutz at (707) 279-9076 or Joan Hume at (707) 279-4811.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625 or mcokumura@yahoo.com; **Vice President:** Vacant; **Secretary:** Jan Christiansen, jechristi@earthlink.net; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Chapter Membership Chair:** Graciela Hernandez, (818) 342-4736, gracielaenc@aol.com **Meets on the third Wednesday of each month, except in July and August and unless otherwise announced**

Meeting: Wednesday, April 19, 9 a.m.; the meeting starts at 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Janet Cushman, professional organizer, will speak. **Cost:** Members \$4. First time members are free. **For additional information:** Please contact any of the chapter officers listed above.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Donald Lehnhoff, (707) 795-9405; **Vice President:** Ron Franklin, (707) 938-2288; **Secretary:** Eric Norrbom, (707) 833-1870. **Meets quarterly on the third Tuesday of the month**

Meeting: Tuesday, April 18, 11:30 a.m. **Where:** Quail Inn at Oakmont Golf Club, 7025 Oakmont Dr., Santa Rosa. **Program:** Dan Needham, chief executive and financial officer of Earle Baum Center for the Blind, will speak about the many services and programs they provide. **Menu:** Roast turkey with pan gravy, baked Red Snapper or Vegetable Wellington. **Cost:** \$5 for members; \$10 for guests. **Reservations are required:** By mail no later than April 8. Send menu choice and check to: CSR Chapter 21, P.O. Box 725, Cotati, CA 94931. **For more information:** Please call Don Lehnhoff at (707) 795-9405.

CHAPTER 23

SAN JOSE AREA

President: Barbara (Bobbi) Estrada,

(408) 373-4220 or bobbiestrada@gmail.com; **Vice President:** Maria Aguilar, (408) 706-0366 or md12aguilar@yahoo.com; **Secretary:** Denise Johnson, (408) 460-1748 or dpadres7919@gmail.com; **Treasurer:** Essie Sukkar, (510) 566-3999 or esukkar@hotmail.com

Meets in April, August and December, unless otherwise announced

Meeting: Wednesday, April 26, 10:30 a.m. **Where:** Denny's Restaurant, 1140 Hillsdale Ave., San Jose. **Program:** CalPERS Board Member Priya Mathur, who is also the chair of the CalPERS Pension & Health Benefits Committee, will speak. **Cost:** \$5. **Reservations are required:** By April 24, please contact Maria Aguilar at md12aguilar@yahoo.com or Bobbi Estrada at bobbiestrada898@yahoo.com

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Al Fillon, (661) 619-6181; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbrel, (661) 589-2026; **Treasurer:** Regina Vaughn, (661) 832-6348; **Chapter Health Benefits Chairperson:** Rachel Mendoza, (661) 319-5943.

Meets on the third Thursday of each month, unless otherwise announced

Meeting: Thursday, April 20, 11 a.m. **Where:** Lorene's Ranch House, 6404 Ming Ave., Bakersfield. **For more information:** Call any of the officers listed above. **Meeting:** Thursday, May 18, 11 a.m. **Where:** Lorene's Ranch House, 6404 Ming Ave., Bakersfield. **For more information:** Call any of the officers listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854 or (805) 551-2278; **Vice President and Program Coordinator:** Barbara Driscoll, (805) 487-4619; **Secretary:** Irene Fisher-Clifton, (805) 984-1579. **Meets in March, June, September and December, unless otherwise announced**

Meeting: TBA.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423; **Vice President:** Lloyd S. Duronslet, (951) 687-1613; **Secretary:** Joe Whaling, (714) 349-5393; **Treasurer:** Bill Serb III, (714) 826-6029; **Legislative Representative:** Anne J. Spiegel, (714) 846-5150; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955. **Meets on the second Wednesday of every month, unless otherwise noted**

Meeting: Wednesday, April 12, 10 a.m. **Where:** Santa Ana Elks Lodge, 212 Elks Lane, Santa Ana. (Across from the Santa Ana Zoo - Exit I-5 at Fourth and First streets, continuing south across First Street.) **Program:** TBA. **Cost:** Members are free. **For more information:** Call any chapter officer listed above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Carol Wood-Gilham, (559) 240-0272; **Treasurer:** Larry Long, (559) 781-8761.

Meets on the second Thursday of every month, unless otherwise announced

Meeting: Thursday, April 13, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

Meeting: Thursday, May 11, 11 a.m. **Where:** Tony's Pizza, 1304 W. Olive Ave., Porterville.

CHAPTER 36

MONTEREY BAY AREA

President: Susanne Paradis, (831) 662-3334, svparadis@yahoo.com; **Vice President:** Marilyn Hamilton, (831) 809-2721.

Meetings are the third Thursday of even months at various locations

Meeting: Thursday, April 20, 11:30 a.m. **Where:** Black Bear Diner, 2450 N. Fremont Street, Monterey. **Program:** Report back from CSR

Lobby Day. **Cost:** Members order off the breakfast/lunch menu free of cost. **RSVP:** If you are coming, please contact Susanne Paradis at the number above by April 18.

CHAPTER 165

SACRAMENTO

President: David Phillips, (775) 790-5636; **Vice President:** Gail Fasciola, (916) 386-1553; **Secretary:** Bobbi Smith, (916) 308-9892; **Treasurer:** Eleanor Poole, (916) 753-4821.

Meets on the first Wednesday of even months, with some exceptions

Meeting: Wednesday, April 5, 11:30 a.m. **Where:** Canton Chinese Buffet, 1000 Howe Ave. (corner of Howe and Enterprise), Sacramento. **Cost:** Chapter members and invited guests are free; Additional guests are \$10. **For more information,** please contact any of the officers listed above.

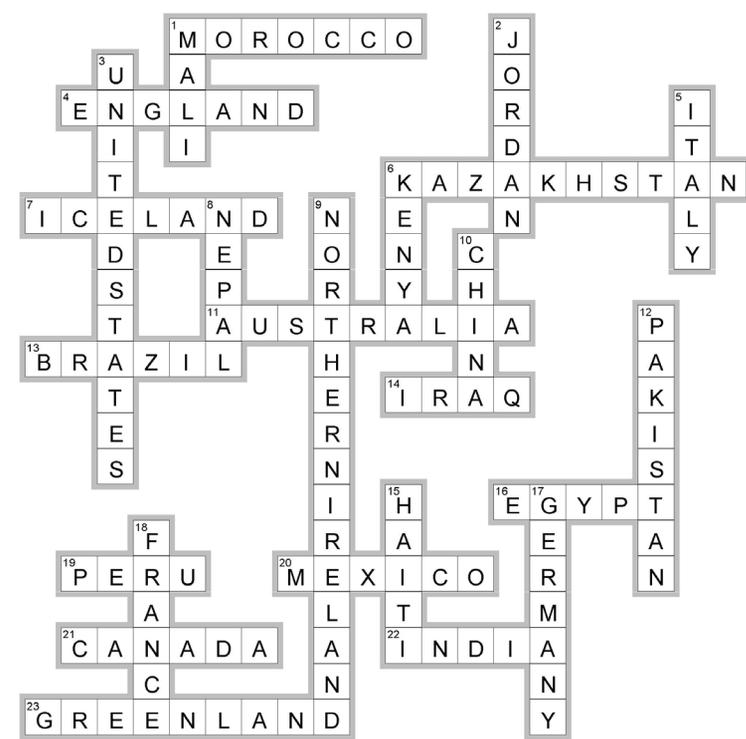
Washington State Contact Person: Dan Reibson, (360) 887-3123.

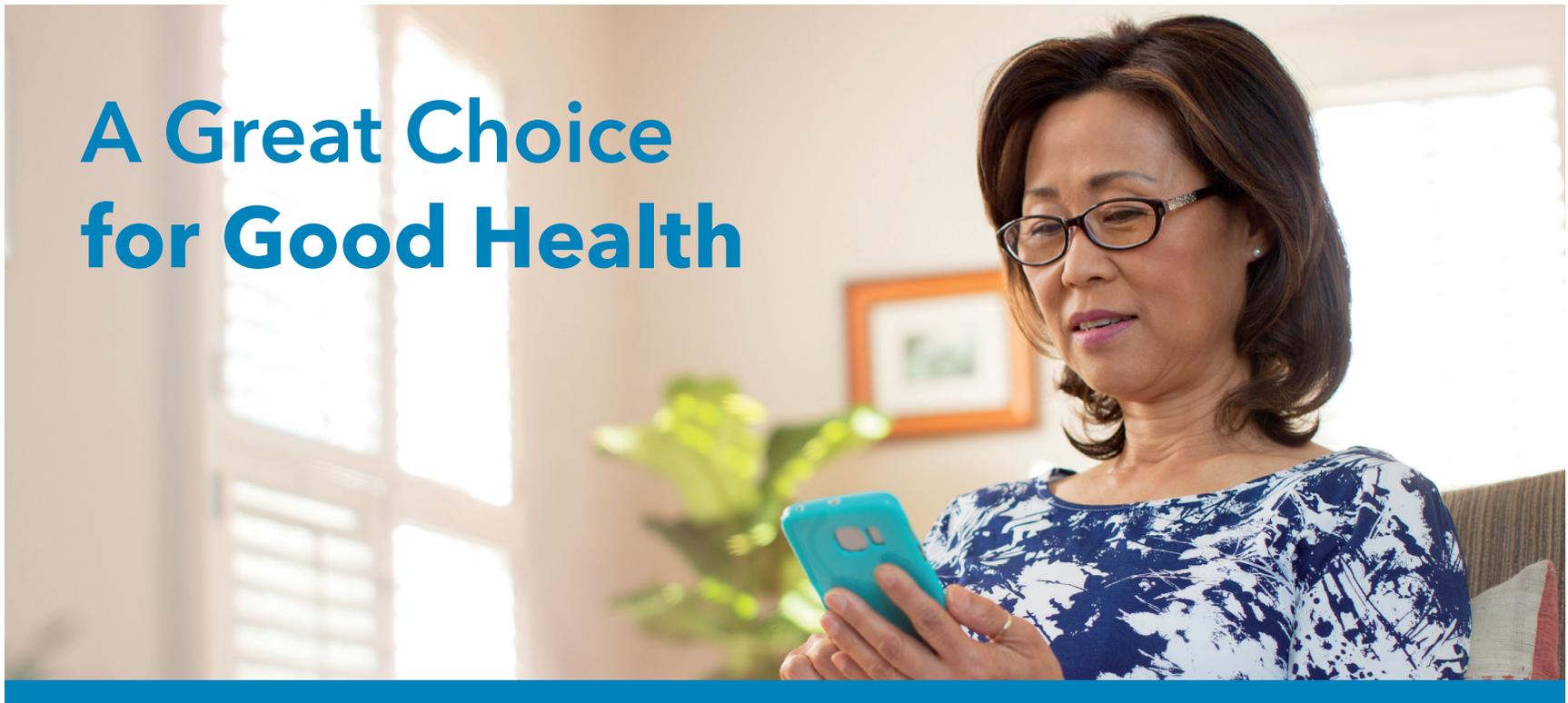
Medford, Oregon Subchapter Meets on the third Thursday of even months

Meeting: Thursday, April 20, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Reservations are required:** Contact Bruce Eliason, membership chair, at (541) 779-2912 or Geanie Hixon, subchapter chair, at (541) 646-0925.

Questions about Chapter Meeting Notices? Email us at csrinfo@CalRetirees.org

Puzzle answers from Page 10





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Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. The provider network may change at any time. You will receive notice when necessary. In California, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.