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CSR President speaks at CalPERS

CSR President Tim Behrens spoke at the May 16 CalPERS Pension & Health Benefits Committee (PHBC) meeting. He gave public comment regarding a drug-cost reporting discrepancy of \$100 million in 2014. (For more information, turn to Page 7.) Several CSR leaders, and members attended the PHBC meeting to maintain a CSR presence and voice retiree concerns.

CSR works to solve bumpy OptumRx transition

California State Retirees (CSR) continues to actively advocate on behalf of CSR members regarding the bumpy transition from former Pharmacy Benefit Manager (PBM) CVS Caremark to new PBM OptumRx.

As you know, CSR has been working to address several complications, as reported in the *California State Retiree*. CSR outlined the following issues: members were experiencing website difficulty; incomplete prescription rollovers; failed prior authorization (pre-authorized) prescription rollovers; cost concerns; lack of Walgreens saturation in members' communities; and inconsistent information provided by OptumRx customer service representatives.

Because of our efforts, the CalPERS Health Team took several actions in April and May to improve the transition.

In May, the CalPERS Health Team released a memo informing CalPERS members of improvement updates to the PBM shift. In the memo, several concerns were addressed.

"OptumRx will add roughly 100 additional 'Select90/Preferred90' retail pharmacies in California's rural, suburban and urban areas in June 2017," the memo stated. This means more members in areas where a Walgreens pharmacy is not available will have easier access to a 90-day supply of maintenance medications at these additional pharmacies.

To increase the prescription drug approval rate to which members previously had access, OptumRx

enhanced its pre-authorized review process for Medicare members.

According to Lauren Carney, OptumRx vice president of account management, the enhancement adds additional criteria to the initial review process, allowing for easier approval. It allows for more ways to receive approval and limits challenges with the first review, Carney stated.

CalPERS also placed some Medicare specialty drugs in a lower-cost tier to address cost concerns as of April 1. Please visit www.calretirees.org for a complete list of the affected Medicare specialty drugs.

At the May 16 CalPERS Pension and Health Benefits Committee meeting (PHBC), CalPERS Chief Health Director Liana Bailey-Crimmons detailed the work being done with customer service representatives at OptumRx call centers.

According to Bailey-Crimmons, the health team completed a training session in April at the Costa Mesa, Calif., OptumRx call center to improve member experience and resolve issues in a timely manner.

"Our team provided one-on-one, face-to-face training for their contact representatives who interact with CalPERS [members]," Bailey-Crimmons said. "We also left behind a desk manual [for future reference]."

The training helped customer service representatives better understand CalPERS' benefits, and the sessions were recorded to make training available to staff in the future.

In addition, OptumRx has expanded

continued on page 15



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

REACT:

The views expressed are those of the respondents. Some of the statements and statistics may be up for debate. Send your letters to csrinfo@calretirees.org or to CSR Newspaper Staff 1108 O St., Suite 300, Sacramento, CA 95814.

Note: Retirees can continue receiving their direct deposit receipts in the mail if they contact CalPERS and request it. If CalPERS is not contacted, the receipts will automatically go on the my|CalPERS website. For those who "opt in" for the mailings, CalPERS officials have not yet decided whether the mailed receipts will continue beyond a year for those who opted in.

Due to the overwhelming number of responses, we are running another month of our members' responses.



"I prefer to receive mail via the post office to my locked box. I prefer postal mail as I look at it right away. I may not do so with computer mail. I do have vision problems due to macular degeneration and have difficulty reading my monitor, even typing this. But I would prefer to keep getting my mail via the postal service."

Edith Taylor
Pasadena
Chapter 20

"I believe there should continue to be a choice of how one can receive information from CalPERS."

"There are many retirees who are not interested in using the internet; Some cannot afford a computer and the ongoing fees to access the internet; internet access is not reliable on a consistent basis; and a mandatory requirement to receive and access information is not only bordering on discrimination, it is also inconsiderate and disrespectful."

Debra Broadway
Citrus Heights
Chapter 2



"I oppose CalPERS' plans to direct members to their website instead of sending mailings!"

"Like many state retirees, I moved to a rural mountain county after retiring. Since then, I have learned that a lot of people in rural areas don't have access to broadband internet. Instead, many folks must rely on a dial-up connection for their internet access. While strictly electronic communication might be realistic in metropolitan areas, in rural California, it is often almost impossible. CalPERS is supposed to provide services to retirees, isn't realistic communication one of those services? CalPERS needs to continue mailing hardcopy information to retirees, unless they opt for electronic information. This seems like such a no-brainer to me."

Tillman Sherman
San Andreas
Chapter 5



"I would support the change to web-based statements if they would send us a general monthly email saying the statement is available online with a link to the CalPERS site, so we can log in to see our statement. They will not be doing this, so I told them to continue sending my statement by U.S. mail."

Gary Agid
Sacramento
Chapter 2

"Other than the resistance to change, why is this such a big deal? If you have direct deposit, the deposit shows up on your bank statement, which I think is the most important document and assurance a deposit has been made. Retirees should focus on why CalPERS ignores and fails to listen to our concerns. We have bigger fish to fry, such as our benefit and healthcare protection."

Paul Gonzalezcoke
Sacramento
Chapter 2



"Going paperless should have been opt out, not opt in. Too many seniors do not have computers. As for me, I get many paperless statements now, but I always get an email stating the amount or a link to it. CalPERS should have asked for email addresses to deliver such a notification monthly instead of U.S. Mail."

Lue Baty
Paso Robles
Chapter 10

Please answer this question: **Is retirement all it's cracked up to be?**

What are the best and worst things about being retired? Did you imagine it would be different? What advice do you have to others considering taking the plunge?

Send us your comments by June 17, and they'll be printed in the July 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.



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NEWS

CalPERS commits to reducing impact of low-back pain among its members

At the March CalPERS health benefits meeting, CalPERS discussed its commitment to reduce the impact of low-back pain (LBP) on its members.

CalPERS' commitment comes from their involvement in Smart Care California, a public-private workgroup whose goal is to promote safe and affordable health care. LBP is a common condition, and although its definition varies in the medical community, it's known as pain, muscle tension or stiffness localized below the costal margin and above the inferior gluteal folds. It's defined as chronic when it persists for 12 weeks or more.

According to Smart Care California, it's estimated that 18.3 percent of the population has LBP at any given time. Furthermore, 38 percent of the population has LBP at some time in their lives.

In a 2014 analysis by Hoy D., Bain C., Williams G., who provided a systematic review of the global prevalence of low back pain, LBP was found to "cause more global disability than any other condition".

At the health benefits meeting, Dr. Toby Moeller-Bertram, Medical Director for the Desert Clinic Pain Institute in Rancho Mirage, Calif., spoke about LBP, its effects and the importance of preventive and early care.

Moeller-Bertram discussed the financial implications of LBP by referring to findings from the Global Burden of Disease, which claimed LBP is the single leading cause of disability worldwide.

Regarding CalPERS members, a 2009 analysis of the Health Care Decision Support System (HCDSS) data suggested low-back disorders cost \$66.2 million among CalPERS Basic Plans in 2008. The Health Policy Research Division recently repeated the analysis and found a cost of \$106.6 million in 2015.

CalPERS supports "improving long-term pension and health benefit sustainability," by ensuring high quality, accessible and affordable health benefits. CalPERS will continue to lead the mission to alleviate the effects of LBP on its members.

If you've been sidelined by lower back pain, you're not alone. Take a look at these simple self-help strategies that could prove effective at preventing back pain and keeping it from returning courtesy of www.webmd.com:

1. **Get more exercise.** If your back is hurting, you may think the best way to get relief is to limit exercise and to rest. A day or two of rest may help, but more than that may not help the pain. Get moving!

2. **Watch your weight.** Extra

pounds, especially in your midsection, can make back pain worse by shifting your center of gravity and putting strain on your lower back.

3. **If you smoke, stop.** Smoking restricts the flow of nutrient-containing blood to spinal discs, so smokers are especially vulnerable to back pain.

4. **Sleeping position.** If you're prone to back pain, talk with your doctor about the best sleeping position. Sleeping on your side with your knees pulled up toward your chest is sometimes suggested. Prefer to sleep on your back? Put one pillow under your knees and another under your lower back. Sleeping on your stomach can be especially hard on your back. If you can't sleep any other way, place a pillow under your hips.

5. **Pay attention to your posture.** The best chair for preventing back pain is one with a straight back or low-back support. Keep your knees a bit higher than your hips while seated. Prop your feet on a stool if you need to. If you must stand for a prolonged period, keep your head up and your stomach pulled in. If possible, rest one foot on a stool and switch feet every five to 15 minutes.

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UPCOMING EVENTS 2017

June 20 (Tuesday)

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

June 21 (Wednesday)

CalPERS Board of Administration meeting, same location as above

June 27-28 (Tuesday and Wednesday)

CSR committee meetings, Four Points by Sheraton – Los Angeles, 9750 Airport Blvd., Los Angeles

June 29 (Thursday)

CSR Board of Directors meeting, same location as above

July 4

Independence Day, CSR Headquarters will be closed

July 17-19

CalPERS Board of Administration and committees offsite meetings in Monterey.

Jul 21 & 22, 2017 (Friday and Saturday)

CalPERS Benefits Education Event (CBEE), which informs all CalPERS members about programs and benefits available to them, Santa Clara Marriott, 2700 Mission College Blvd., Santa Clara, CA 95054

State Budget 2017-2018 Close to Complete

June is upon us and therefore, the Legislature and governor are rushing to close an agreement on a state budget for the fiscal year 2017-2018. According to the state constitution, the Legislature must pass a budget by June 15, and the governor must sign it by July 1.

Fiscal condition: good with dark clouds. The countdown started as it always does with the release of the governor's May revision on May 11. The governor warned the threat of recession and federal funding cuts pose to a balanced state budget – which is hardly news. In his remarks, he even went so far as to say “make no doubt about it, cuts are coming in the next few years, and they'll be big.” On the other hand, he reported that revenues have improved from January, and thus affords the ability to put more money into schools,

IHSS and child care.

Retiree health care, pension payments secure. CSR's two most important budget items – funding for state retiree health care (\$2 billion) and the state's annual payment to CalPERS (\$5.8 billion) – are secure and in place.

Governor proposes additional \$6 billion to CalPERS. This is the most significant May revise proposal and should be of great interest to state retirees and all state employee pension stakeholders. The governor calls for an immediate infusion of an additional \$6 billion payment to CalPERS to pay down a portion of the state's pension liabilities. This move more than doubles the state's contribution to the state plan in the next year. The money will come as a loan from the Surplus Money Investment Fund (SMIF), which is the state's short-term savings

account. According to the May revise this “will mitigate the impact of increasing pension contributions due to the state's large unfunded liabilities and the CalPERS Board's recent action to lower its assumed investment rate of return from 7.5 percent to 7 percent.” After the transfer, the \$6 billion will be expected to earn a 7 percent return from CalPERS, compared to the less than 1 percent currently earned in the SMIF. Over the next two decades, this supplemental payment will save the state an estimated \$11 billion in payments to CalPERS. Just as important, it will provide an immediate boost to the state plan's current 65 percent funded status. The costs associated with the payment will be repaid with Proposition 2's (rainy day fund) dedicated revenues for long term liabilities.



Ted Toppin

The Legislative Analyst Office concluded the proposal has “promise,” but warned that its success depends largely on the performance of the stock market in the years to come. Let's hope the plan works as expected and it proves to be a creative approach to lowering the state's unfunded CalPERS liability.

CSR Bill Watch

Support

AB 241 (Dababneh). Requires a public agency that is the source of a data breach to offer appropriate identity theft prevention and mitigation services at no cost to the individuals affected by the breach. **STATUS:** Assembly Appropriations Committee, Suspense File.

AB 401 (Aguiar-Curry). Would authorize a remote dispensing site pharmacy to use a telepharmacy system. Using a telepharmacy system will allow pharmacists to provide counseling to patients when they pick up their prescriptions in medically-underserved areas. **STATUS:** Assembly Appropriations Committee, Suspense File.

AB 437 (Rodriguez). Would require the Attorney General to establish and maintain a voluntary online at-risk community network for the purpose of providing information to prevent harmful interactions between first responders and seniors or persons with disabilities. **STATUS:** Assembly Appropriations Committee, Suspense File.

AB 519 (Levine). Would

authorize the addition of the California Senior Citizen Advocacy Fund as a voluntary contribution fund on the personal income tax return form to fund the California Senior Legislature (CSL). **STATUS:** In Senate referred to Rules Committee for assignment.

AB 587 (Chiu). Would require the Department of General Services to convene the California Pharmaceutical Collaborative to address the rising cost of pharmaceuticals. The bill will coordinate the efforts of state and local government agencies to identify and implement opportunities for cost savings when purchasing medications that are considered high-cost drugs.

STATUS: Assembly Appropriations Committee, Suspense File.

AJR 8 (Kalra). Would resolve that the Legislature opposes cuts to, and proposals to privatize, Social Security, Medicare and Medicaid. This bill calls on our state's congressional representatives to vote against cuts and privatization proposals and would call on the President of the United States to veto any legislation to cut or privatize

these programs. **STATUS:** In Senate – held at desk.

SB 17 (Hernandez). Will increase transparency in prescription drug pricing consistent with other sectors of the health care industry. Specifically, SB 17 will require:

- Drug manufacturers to provide advance notice when they plan to increase the cost of a prescription drug.

- Drug manufacturers to provide justification any time they introduce an expensive drug.

- Health plans to report each year the proportion of premium dollars spent on prescription drugs, the total costs they pay for drugs, and the drugs with the highest increase in net cost. **STATUS:** Senate Appropriations Committee, Suspense File.

SB 62 (Jackson). Would enact the Affordable Senior Housing Act of 2017, which establishes the Affordable Senior Housing Program within GO-Biz, as part of the Economic Revitalization Act. **STATUS:** Senate Appropriations Committee, Suspense File.

Oppose

AB 1310 (Allen). Would require the retirement board of a public

retirement system to disclose the unfunded liability and health care debt of the system on each member statement provided to members of the system. **STATUS:** Dead – failed passage in Assembly Public Employees, Retirement & Social Security Committee.

AB 1311 (Allen). Would revise the composition of the CalPERS Board by adding two persons, appointed by the governor, who represent the public, have financial expertise and are not interested in the system. **STATUS:** Dead – two-year bill.

SB 32 (Moorlach). This bill would create the Citizens' Pension Oversight Committee to serve in an advisory role to the Teachers' Retirement Board and the CalPERS Board of Administration (CalPERS Board). The bill would require the committee to annually review the actual pension costs and obligations of CalPERS and CalSTRS and report on these costs and obligations to the public. The bill also makes many other changes detrimental to each system. **STATUS:** Dead – two-year bill.

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Travel essentials for senior citizens

Who doesn't love a relaxing vacation with friends and/or family?

For seniors, traveling can be tricky. Not only do you need to pack your clothes, but you also need to have important items on hand that will not only keep you safe, but comfortable and healthy.

CALL TRAVEL CARRIER IN ADVANCE

Let them know if you have any special requests such as mobility issues, oxygen needs or other specific requirements. This should be done up to 24-48 hours in advance so they may make the necessary arrangements.

TRAVEL WITH PROPER DOCUMENTATION

While you may always carry your driver's license and credit card, there are many other items that are a must-have, such as copies of your prescriptions, physician's notes, information on nearby medical centers, family contact information, Medicare and insurance cards – to name a few. You can carry these items in a small neck pouch, money belt or even a fanny pack. It would be impossible to lose these documents if you are not forced to



put them down. California State Retirees (CSR) also recommends making an extra set of copies for family members who may need to aid you from afar.

CONSULT YOUR DOCTOR

We all know germs are passed when traveling so be sure to contact your primary doctor to see if he/she advises any last-minute vaccinations especially if you are traveling outside of the U.S.

USE SENIOR DISCOUNTS

Membership in the senior citizen bracket has its perks. When booking any tickets or hotels, ask the representative if they offer any

senior citizens discounts. The worst they can say is no.

CSR has access to its own membership discounts. You may contact Member Benefits at (800) 952-5283 to determine if there are any possible savings including admissions to different parks throughout the state.

TAKE YOUR MEDICINE

Do not skip any medications. It is very important to keep your medications and dosage information in your carry-on baggage. If easier, use a pill organizer and set a timer on your phone. The last thing you want to do on your vacation is fall

ill due to a simple mistake.

Traveling can be a wonderful experience after retirement. Just because you are a senior citizen does not mean you should have to miss out on seeing the world. When you travel smart and prepared, trips can go off without a hitch, leaving you with amazing memories and the urge to plan your next vacation.

Don't forget to send us a postcard!



Don't leave without them: packing list suggestions to stay prepared when away from home

- Medications in the original pill bottle (with the prescription label)
- Important documents, including medication list, doctor's name and contact number, advance directives, allergy list, identification, copies in another place of passport and ID in case of loss
- Extra set of glasses in case of breakage or loss
- Hearing aid battery spares
- Denture container
- Comfortable shoes
- Hat and sunscreen
- Sweater or light jacket
- Light weight Backpack
- Snacks
- Travel size toiletries
- Book, tablet, puzzle book, crossword or music
- Camera to record all the memories

MEMBERS ON THE MOVE



CSR members pose with Congressman John Garamendi at the 40th Annual Garamendi Basque BBQ at Touch the Earth Ranch in Paloma, Calif. Pictured are District C Director Mary McDonnell; Chapter 2 member Arlene Espinoza; Chapter 35 member Pat Worden; CSR President Tim Behrens; Congressman John Garamendi; Chapter 11 President Christy Christensen-Fountain; CSR CFO Jerry Fountain; Chapter 2 President Louie Espinoza; Chapter 15 President Joann Stewart; and CSR Vice President Jay Jimenez.



CSR members meet with Senator Anthony Portantino for A Day at the Races at Santa Anita Park in Pasadena, Calif. Pictured are CSR Chapter 20 members Norma Gallegos; Char Gonzalez; District A Director Sharon Stoltzman; and Chapter 20 member David Okumura.



CSR members attend the CalPERS Benefits Education Event in Fresno. Pictured are Chapter 35 President Lou Flores; Chapter 11 President Christy Christensen-Fountain; CSR CFO Jerry Fountain; Chapter 35 member Larry D. Long; and Chapter 11 member Joyce Jarrett.

CSR members: We want your photos

For a chance to be featured in our Members on the Move section of the *California State Retiree*, please send CSR HQ your photos! Photo ideas: chapter meetings, political events, CSR-related activities, community affairs, holiday events, "then and now" photos, and more. Get creative. We want to feature you! Please send your photos to csrinfo@calretirees.org or mail them to: **CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.**



By Larry Woodson, CSR Health Benefits Committee chair

In my April column, I gave an overview of problems many affected CSR members were experiencing with the new Pharmacy Benefits Manager (PBM) OptumRx, a subsidiary of UnitedHealthCare. The article on Page 1 of the *California State Retiree* provides updates on what CalPERS and OptumRx have done to improve customer service and address our members' problems. It appears to me they are making progress. I asked CalPERS for specifics on which drugs they are placing in lower tiers (thus lower cost) so CSR can refer to the list if we continue to get complaints. With the addition of 100 new (non-Walgreens) retail pharmacies, giving members

price breaks on 90-day prescriptions for maintenance drugs will be helpful. The OptumRx contract covers about 35 percent of all members, meaning not everyone will be affected.

I also reported I requested a copy of the entire OptumRx/CalPERS five-year contract through a California Public Records Act Request. I received the contract in April and found they had redacted extensive portions, even more than I expected. All pricing information, performance measures and many other attachments or exhibits were redacted. Most surprising was the cover sheet of the contract showed the contract amount as \$84.5 million after CalPERS had announced to the board, stakeholders and the media, that it was a \$4.9 billion contract. When I asked for clarification, I was informed the contract was for administrative costs only, and the more than \$4.8 billion was not part of the contract amount but the projected cost of drugs. It would have been helpful had they made this distinction when they announced the award. The bottom line: there is no transparency in the contract about the most expensive part – the drugs themselves. I am able to calculate if there are no increases in drug costs from “the projections”,

the average annual increase allowed over five years is approximately 8.4 percent. Not great, but better than the double-digits we have seen in the recent past.

In the May 16 CalPERS Pension and Health Benefits Committee Meeting (PHBC), CSR had many representatives in attendance, including our president, several board members and the entire Health Benefits Committee. The most significant agenda item was the release of the preliminary 2018 health plan rates. Since they may be adjusted when finalized in June, we are not reporting those numbers until our July *Retiree*. However, Western Health Advantage is being proposed as an additional HMO for members in Placer, El Dorado, Sacramento, Yolo, Colusa, Solano, Napa, Sonoma and Marin counties. In addition, there are some expansions for Kaiser in some counties in Washington.

Finally, the overall preliminary adjusted rates seem to be lower for Anthem state retirees but higher for others plans. In the April 16 PHBC meeting, several CalPERS Board members expressed disappointment in UnitedHealthCare, Kaiser and Health Net's proposed increases and called on them to lower them

or face potential consequences. CalPERS will not announce what their maximum contribution amount is for each plan's premium until June. Unfortunately, we won't know until then if all or most of us will have our premiums fully covered.

Our president, Tim Behrens, gave public comment at the May 16 meeting reporting a successful outcome on an issue we brought to CalPERS' attention several months ago. It addressed a drug cost reporting discrepancy of \$100 million for the year 2014. After analysis, CalPERS reported at a Stakeholders briefing that CSR caught the error, and the correct amount was \$1.86 billion total spent for prescription drugs in 2014 not \$1.8 billion as reported first, and \$1.9 billion reported a year later. CalPERS also agreed to our recommendation that future reports on drug costs be in denominations of \$100,000s and not billions, for greater accuracy.

For more information on OptumRx and its transition, call OptumRx at (855) 505-8110 (Basic members) or (855) 505-8106 (Medicare members). For more information from CalPERS, call CalPERS at (888) CalPERS or (888) 225-7377.



New Voting Options for the 2017 Member-At-Large CalPERS Board of Administration Election

Eligible members will be able to cast their vote for two member-at-large seats in one of three ways:

1. Online from your personal computer with an authentic personal identification number.
2. Call toll-free into a secure, automated telephone system
3. Mail your paper ballot

All three voting options are convenient, secure and easy to use. For general information regarding the 2017 member-at-large election, visit www.calpers.ca.gov/boardelections

Elections Schedule

Sept. 1: Ballots are mailed directly to eligible active and retired members

Sept. 7: Candidate Forum: 11:30 a.m. to 1:00 p.m. in the CalPERS Auditorium

Oct. 2: Voting period ends

End of October: Certified election results will be posted on the CalPERS website

Jan. 16, 2018: Newly elected Board members will be seated

Congratulations to CSR staff member, Corinne Celentano and her husband Nino Celentano, on the birth of their son, Noah Celentano!

Corinne welcomed the baby boy on May 18 at 10:35 p.m. Noah weighed 7 lb. 1 oz. and was 18.75 in. long. Mama is doing wonderful and big brother, Nico, is adjusting well to his new role. *Welcome to the CSR family, Noah!*



NEWS

For CSR members only: Cancer CarePLUS

It's easy to feel out of control if cancer strikes you or your family. And if you get cancer you want the best care money can buy. In the event that it does happen, you want as much of that money as possible to come from insurance companies, not from your savings.

The CSEA's Cancer CarePLUS Plan will give you cash benefits for covered claims that can be used towards items other insurance may not pay for to help in your fight against cancer. You will receive

Cancer CarePLUS benefits for covered claims regardless of any other coverage you may have.

Benefits Include...

- **Hospital room and board**
- **Drugs and medicine**
- **Ambulance**
- **Attending physician while hospitalized**
- **Private duty nurse**
- **Chemotherapy and radiology**
- **Anesthesia**
- **Pints of Blood and Plasma**

- **Surgery**
- **Reconstructive Surgery**

Plus, there are payroll deducted group rates, the benefits are paid directly to you (or anyone you choose) AND you and your family are eligible for this coverage so long as you and your family haven't been diagnosed with Cancer (except skin cancer), Leukemia or Hodgkin's disease within the 6 months prior to the coverage effective date, and are not over the age of 65*.

Apply for CSEA's Cancer

CarePLUS Plan today, and you and your family may obtain coverage. Underwritten by: Transamerica Premier Life Insurance Company, Cedar Rapids, IA. This policy contains exclusions and limitations. VISIT <http://www.cseabenefitsprogram.com/cancer-care-plus> FOR FULL DETAILS, INCLUDING TERMS, CONDITIONS AND LIMITATIONS OF THE CANCER CAREPLUS INSURANCE PLAN.

AT#1339218.

*Coverage terminates at age 80.

CSR Bill Watch

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SB 601 (Morrell). Would require the CalPERS Board to report a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note.

STATUS: Dead – two-year bill.

SCA 8 (Moorlach). This measure would permit a government employer to reduce retirement benefits that are based on work not yet performed by an employee, regardless of the date the employee was first

hired. **STATUS:** Awaiting hearing in Senate Public Employment & Retirement Committee.

SCA 10 (Moorlach). This measure would prohibit a government employer from providing public employees any

retirement benefit increase until that increase is approved by a two-thirds vote of the electorate of the applicable jurisdiction. **STATUS:** Awaiting hearing in Senate Public Employment & Retirement Committee.

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Stay active with senior health programs

Health plans nationwide are now offering programs like SilverSneakers and Silver&Fit to encourage seniors to stay active. With them, seniors can personalize their exercise and well-being routines with access to several fitness outlets.

For retirees with Kaiser Permanente Senior Advantage health plans, the Silver&Fit Exercise & Healthy Aging Program (Silver&Fit) by American Specialty Health provides seniors access to fitness facilities, at-home workout kits and educational materials dedicated to promoting fitness and well-being.

Silver&Fit fitness facilities range from national chains to small community clubs. Members can choose from one of four options: full coed facilities, basic coed facilities, gender-specific facilities and general exercise centers.

The full coed facilities offer Silver&Fit-endorsed exercise classes that incorporate cardiovascular and resistance training equipment. Basic coed facilities offer standard membership access to cardiovascular and resistance training

equipment. Gender-specific facilities offer members the opportunity to work out with others of the same gender. Lastly, members can choose exercise centers, which include community pools, recreation centers, and yoga and Pilates studios.

For those who prefer at-home exercise, members can elect to receive two Home Fitness Kits.

Another senior-oriented health program is SilverSneakers by Tivity Health, which provides members with unlimited access to a national network of 13,000 gyms and fitness centers, with more than 300 in California. They also offer over 70 types of SilverSneakers FLEX classes, which are community fitness classes held outside of traditional gym locations. FLEX classes may occur at recreation centers, retirement communities, pools, parks and other local venues.

SilverSneakers is offered through selected plans underneath the following California insurance companies: AARP Medicare

Supplement Insurance Plan, Aetna Medicare, Anthem Blue Cross, Alignment Health Plan, Blue Shield of California, Caremore Health Plan, Care1st Health Plan, CareSource, Humana, Golden State Medicare Health Plan, UnitedHealthCare, and Scan Health Plan.

For more information on Silver&Fit, call (877) 427-4788 or visit SilverandFit.com For more information on SilverSneakers, call (866) 584-7389 or visit silversneakers.com



California State Retirees Member Application

(Print) Last Name First Name Initial Social Security No. Chapter No.

Number and Street City State Zip Code

Retirement Date (MM-DD-YY) Home Phone Email

From Which State Agency did you Retire?

How Did You Hear about Us? Recruiter's Name

Type of Membership (check one)

- Retired Membership** Available to state retirees only. See Dues Table.
- Associate Member** Available to persons not eligible for Retired membership. Dues are \$12.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature _____

Date (MM-DD-YY)

Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$3,999	\$10.00
\$4,000+	\$12.00

Office Use Only

To join, please fill out the application completely and mail it back in an envelope to:
 California State Retirees • 1108 O Street, Suite 300 • Sacramento, CA 95814
www.CalRetirees.org/joinus

3981a

PUZZLES U.S. Vice Presidents

ANSWERS ON PAGE 13



CAULIFLOWER GRILLED CHEESE SANDWICHES

Yield: 4 servings

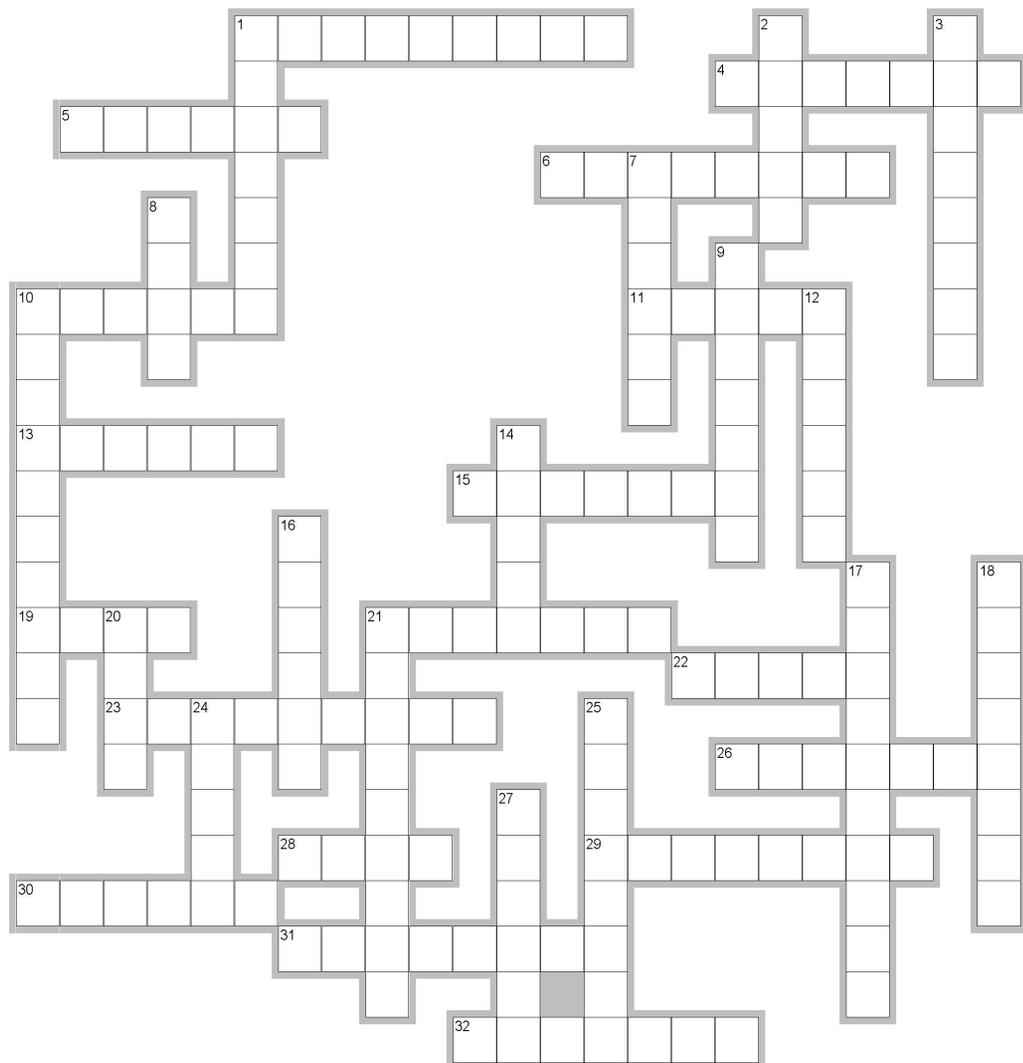
INGREDIENTS:

- 1 head cauliflower, (to make about 4 cups processed cauliflower)
- 2 eggs, lightly beaten
- 1/2 cup finely grated Parmesan
- 1/2 tsp. oregano



DIRECTIONS

1. Cut cauliflower into florets. Process cauliflower florets in a food processor until the texture resembles rice. Alternatively, you can grate the cauliflower.
2. In a medium bowl, combine processed cauliflower, eggs, parmesan and oregano. Mix until evenly combined then season with salt and pepper.
3. Heat a large nonstick skillet over medium heat. Spray with cooking spray then scoop the cauliflower mixture into a small patty on one side of the pan. Repeat to form a second patty on the other side. (These are your "bread" slices.) Press down on both pieces with a spatula and cook until golden underneath, about 5 minutes. Flip and cook until the other sides are golden, about 3 minutes more.
4. Top one cauliflower slice with cheese then place the other cauliflower slice on top. Cook until the cheese is melted, about 2 minutes more per side. Repeat with remaining ingredients.



EclipseCrossword.com

ACROSS

1. Aaron Burr
4. Elbridge Gerry
5. William R. King
6. Chester A. Arthur
10. Thomas R. Marshall
11. Schuyler Colfax
13. Charles Curtis
15. Hannibal Hamlin
19. James S. Sherman
21. Albert A. Gore, Jr.
22. Thomas Jefferson
23. Charles W. Fairbanks
26. Hubert H. Humphrey
28. George M. Dallas
29. John Tyler
30. Alben W. Barkley
31. Richard M. Johnson
32. Lyndon B. Johnson

DOWN

1. Martin Van Buren
2. William A. Wheeler
3. Charles G. Dawes
7. George H.W. Bush
8. J. Danforth Quayle
9. Calvin Coolidge
10. John Adams
12. Millard Fillmore
14. Spiro T. Agnew
16. Walter F. Mondale
17. Richard M. Nixon
18. Garret A. Hobart
20. Nelson A. Rockefeller
21. Thomas A. Hendricks
24. Joseph R. Biden, Jr.
25. John C. Breckinridge
27. Daniel D. Tompkins

Find us online or visit www.CalRetirees.org



SAVVY SENIOR

How to Find Affordable High-Speed Home Internet Services

Dear Savvy Senior,

Do you know of any resources that can help me find affordable high-speed home Internet services? I'm retired and live primarily on my Social Security and would like to find something cheaper than the \$40 per month that I currently pay.

—Searching Senior

Dear Searching,

There are two great resources you can turn to to help you locate low-cost or discounted internet services, but what's available to you will depend on where you live and/or your income level. Here's where to begin.

LOW-COST INTERNET

Your first step to locate cheaper high-speed internet is EveryoneOn, a national nonprofit organization dedicated to making affordable internet services available to all Americans.

Through partnerships with internet providers like Comcast, Cox, AT&T, T-Mobile, Mediacom and others, EveryoneOn can help you search for services in your area that provide high-speed (4G LTE) internet at a very low cost. Most participating companies charge around \$10 per month, with no contract and no equipment fee. However, for non-income qualifiers, there may be a



one-time setup/equipment fee of \$62. Data plans will vary too.

To start your search, go to EveryoneOn.org and type in your zip code and click on the "Find Offers" button, or you can call **877-947-4321**. You'll then need to answer a few questions regarding your household financial situation so the internet services you're eligible for can be located.

Some providers offer their services only to people with limited financial resources, however there are others that offer low-cost deals to everyone regardless of income. What's available to you will depend on where you live.

Also note that in addition to

the low-cost internet services, EveryoneOn also provides referrals to affordable computers and free computer classes. Most of the companies they work with offer refurbished tablets usually for under \$100, and computers for under \$160 that are available to everyone. And, they provide referrals to free computer classes, which are typically offered in public libraries across the U.S.

DISCOUNTED INTERNET

If you don't have any luck finding a low-cost service through EveryoneOn, and your income is low enough, another option is the Lifeline Assistance Program. This is a federal program that provides



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

a \$9.25 monthly subsidy to help pay for broadband internet service, or for a home or wireless phone. Only one benefit is available per household; either phone service (home or wireless) or internet (home or mobile), but not both.

To qualify, you'll need to show that your annual household income is at or below 135 percent of the Federal Poverty Guidelines – which is \$16,281 for one person, or \$21,924 for two. Or, that you're receiving certain types of government benefits, such as Medicaid, food stamps, SSI, public housing assistance, veterans pension or survivors pension benefit, or live on federally-recognized Tribal lands.

To apply, you'll need to contact an internet provider in your area that participates in the Lifeline program and ask for an application form. To locate providers in your area, visit LifelineSupport.org or call **888-641-8722**. Once the provider verifies your eligibility, they will begin service. (NOTE: The internet companies that partner with EveryoneOn do not currently accept the lifeline subsidy.)

Low-back pain

continued from page 3

6. **Be careful how you lift.** Don't bend over from the waist to lift heavy objects. Bend your knees and squat, pulling in your stomach muscles and holding the object close to your body as you stand up. Don't twist your body while lifting. If you can, push rather than pull heavy objects. Pushing is easier on the back.

7. **Avoid shoes with heels.** They can shift your center of gravity and strain your lower back. Stick to a

one-inch heel or flats. If you must go higher, bring along a pair of low-heeled shoes and slip into them if you become uncomfortable.

8. **Lighten your wallet.** Sitting on an overstuffed wallet may cause discomfort and back pain. If you're going to be sitting for a prolonged period while driving, for example, take your wallet out of your back pocket.

9. **Pick the right handbag or briefcase.** Buy a bag or briefcase with a wide, adjustable strap that's long enough to reach over your head. A messenger bag (like the

ones bike messengers wear) is made to wear this way. Having the strap on the opposite shoulder of the bag distributes the weight more and helps keep your shoulders even and your back pain-free. When carrying a heavy bag or case without straps, switch hands to avoid putting all the stress on one side of the body. To lighten the load, purge bags, cases, backpacks, and other carriers of things you don't need.

10. **Forget about back braces.** Various back supports are available, from elastic bands to special corsets. They can be helpful after

certain kinds of surgery, but there is not much evidence that they help treat chronic back pain. **Strategies provided by: www.webmd.com**



"Any number of things can cause a backache. Did any of your children step on a crack recently?"

State shares annuitant job postings with CSR

One of the perks of membership in California State Retirees (CSR) is the Retired Annuitant Program. CSR is excited to bring its members who have joined the program the following job opportunities.

Job Posting #1	Job Posting #2	Job Posting #3	Job Posting #4
<p>Department of Consumer Affairs - Sacramento County</p> <p>Job Control #: JC-58311 Position #(s): 615-410-6612-XXX and 615-410-6612-907 Classification: INVESTIGATIVE CERTIFIED PUBLIC ACCOUNTANT # of Positions: Multiple Work Location: Sacramento County Job Type: Retired Annuitant</p>	<p>Department of State Hospitals Vacaville</p> <p>Job Control #: JC-54281 Position #(s): 486-604-8096-902 Working Title: SRN - RETIRED ANNUITANT Classification: SUPERVISING REGISTERED NURSE (SAFETY) # of Positions: Multiple Work Location: Solano County Job Type: Retired Annuitant</p>	<p>Department of State Hospitals Vacaville</p> <p>Job Control #: JC-54335 Position #(s): 486-614-8225-902 Working Title: SR MTA - RETIRED ANNUITANT Classification: SENIOR MEDICAL TECHNICAL ASSISTANT (PSYCHIATRIC) # of Positions: Multiple Work Location: Solano County Job Type: Retired Annuitant</p>	<p>Department of Forestry & Fire Protection</p> <p>Job Control #: JC-41351 Position #(s): 542-117-1095-901 Working Title: FIRE CREW CAPTAIN - RETIREMENT ANNUITANT Classification: FIRE CAPTAIN # of Positions: 1 Work Location: Santa Cruz County Job Type: Retired Annuitant</p>

Make sure you are on our Retired Annuitant Program List. If you haven't filled out an application, please do so at www.californiastateretirees.org/Join/Retired-Annuitant-Work-Program/RAPApplication From there, you can apply to any of the postings above at boomerang.ca.gov

Please note: Retirees must wait 180 days after their retirement date to begin working as a Retired Annuitant. Retired Annuitants must not work more than 960 hours during the fiscal year (July 1 - June 30). The employer must report the pay rate and hours worked to CalPERS. The Retired Annuitant shares the responsibility with their employer to properly relay this information to CalPERS.

Please visit www.calpers.ca.gov/page/retirees/working-after-retirement for a full list of rules and requirements.

Five everyday tech solutions for seniors

Technology has come a long way over the course of a retiree's lifetime. You have witnessed everything from men landing on the moon to dramatic medical advances and the rise of an internet-dependent society. It can be a tad daunting and overwhelming. However, technology can also be a lifesaver in more ways than one.

Here are five technological solutions that may help keep retirees healthy, safe and connected.

1. Social Connection: According to a survey by UnitedHealthCare, staying engaged is as important to healthy aging as genetics and maintaining a healthy body. Video interactions such as Skype, email, and social media can give retirees social interactions that may not be

possible on an everyday basis with friends and family.

2. Safety: Many retirees are comfortable in their own home and have no plans of abandoning their normal way of life. By using a personal response system (PERS) a retiree can call for help with the simple push of a button. There are also GPS tracking systems that ease concerns for those who suffer from Alzheimer's and dementia.

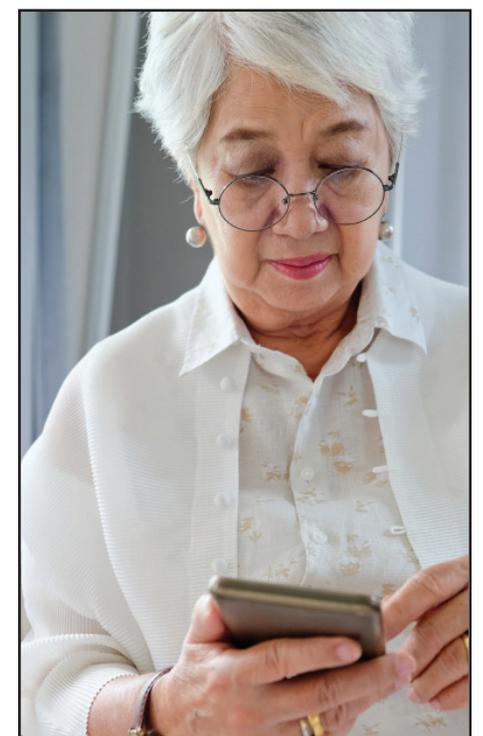
3. Get Moving: The internet is full of videos, so why not find one that engages you in physical activity at home? Stretching, yoga and even dancing can not only be fun but great for your body. There are also mental exercises you can try such as Tetris, Trivial Pursuit and memory.

4. Medication Management: Many retirees have forgotten to take their medication. Luckily, with the quick swipe on a smartphone or tablet, seniors can install an app that will help seniors, their family and caregivers keep information such as medical history, physician contacts, medication schedules and health conditions. This information can also be shared with trusted aides who are assisting with your medical needs.

5. Independence: With platforms such as Amazon, Uber, Lyft and Postmates, you can avoid driving but still stay connected to the basic services you need. Many local grocery chains even deliver fresh groceries to your door.

It can be hard to rely on others

but with these services, you may no longer have to.



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.

Chapter 1

Kathleen Anderson
Norman Anderson
Thomas Beach
Lorna Brewster
Ingo Coolins
Terrie Davis
Karla Kopffhammer
Maureen Moya
Carol Street
Virginia Torres
Sharon Travers
Noreen Yeung

Chapter 2

Cheryl Alcombright
Lynsie Bahlhorn
Olga Berumen
Deborah Brown
Kathleen Carter
Jenny Chakonova
Willard Chan
Lula Chaney
Larry Dockter
Linda Estelle
Diana Felden
William Garrity
Linda Hamilton
Sandra Koshino
Linda Leavelle
Leilani Levingston
Elmer Lucero
Tracy Manas
Paul Martinez
Jacqueline Mccollum
Rodolfo Nuesca
Frank Olivas
Yolanda Ramos
Teresa Reed
Cristine Reeder
Lora Rocha
Rodolfo Rodriguez
Deborah Self
Solano Sobrepena
L Stevenson
Valarie Thompson
Rene Venegas
Richard Willoughby
Yvonne Wilson
Angie Zamora

Chapter 3

Don Criscenti
Irene Lambly
Wenefrida Monce
William Moser
Michael Sokoloff
Shirley Yang

Chapter 4

Cecelia Bethel
Howard Coloyan
Paul Fry
Erlinda Hayin
Shirlyn Lewis

Carlos Torres
Michelle Walker-Anderson
Rita Wright

Chapter 5

Marcia Downey
Debra Emerald

Chapter 6

David Beecher
Ma Biala
Catherine Gonzalez
Julie Hawpe
Brenda Hemond
Samuel Hernandez
Christine Lopez
Patricia Prater
Susana Quintana
Robert Rice
Donna Rowe
Gil Sanqui
Mark Stocking
Christina Villarreal

Chapter 9

Marita Alvarez
Angela Artiga
Kevin Bullock
Alfred Cheung
Mary Eames
Carmen Fayloga
Ramon Furing
Bendu Jaja
Subarna Joshee
Marilou Lasam
Mary Romel
Rosa Romero
Yan-Chuen Tung
Colleen Yoshida

Chapter 10

John Easley
Maria Ornelas
Mary Patterson
Marylee Torrey

Chapter 11

Paul Bailey
Doralee Carter
Debbie Costa
Veronica Fernandez
Xavier Flores
Carol Goff
Tommy Salazar
Mary Topoozian
Carey Wilson

Chapter 12

Julie Dusenberry
Darryl Griffin
Deborah Newton
Ligia Scuderi
Audrey Warren

Chapter 13

Teresa Rea

Chapter 14

Virginia Baxter
Tina Dunn
Donald Sinnott
Deborah Trattner

Chapter 15

David Barbeiro
Perry Coffey
Lisa Duran
Michelle Hancock
Michael Harrigan
Lawrence Langdon
Jeanette Meacham
Susan Owen
Marie Padgett

Chapter 16

Anthony Dorn
Ronald Galas
Sherrie Huante
Brenda Lucero
Richard Rodriguez

Chapter 17

Linda Colker
Janis Doyle
Phillip Hogan
Ronald Jones
Ka Jong
Gloria Mc Kinzie
Juana Mejia
Melissa Nickerson
Dorothy Rogers
Alice Roque
Susan Volsky

Chapter 19

Randi Ballew

Chapter 20

Christine Brager
Fernando Castro
William Martin
Michelle Pusey

Chapter 21

Debbie Doshier
Monica Fong
Joy Hanek
Phillip Littlejohn
Tracy Mccrary
Sharon Nicolette
Jeves Piguig
Pablo Valdez

Chapter 23

Vidal Aguirre
Elia Becerra
Cherrill Simons

Da Yang

Chapter 26

Darline Norris
Myrna Paez
Veda Perkins-Mcmillon
Laura Reynolds
Jenna Sherrill
Tracee Whaley

Chapter 31

Diane Black
James Meredith

Chapter 34

Ruben Chalarca
Cynthia Mccue
Jose Navarro
Norma Rosales
Mariann Thompson

Chapter 35

Larry Chavarria
Karen Crawford
Joyce Doull

Joyce Jones

Jacquelyn Jordan
Sandra Senner
Michael Stafforini
Paula Torres-Martin
Michael Van Natta

Chapter 36

Monyca Drone
Leah Gines
Mary Hartman

Chapter 165

Barbara Andersen
Linda Breen
Cathryn Burnett
Daniel Cammack
Conchita Carter
Marsha Carthan
Sue Daum
Karen Gilbert
Mary Gonsalves
Robert Kelly
Brenda Korte
James Logan

Lori Lopez
Charles Miksicek
Mariam Noujaim
Tobi Ortega
Selina Patton
Gustavo Quintero
Cathy Sterkel
Angela Taylor
Bertha Ward
Linda Watts
Pamela Williams

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 within the next two months.



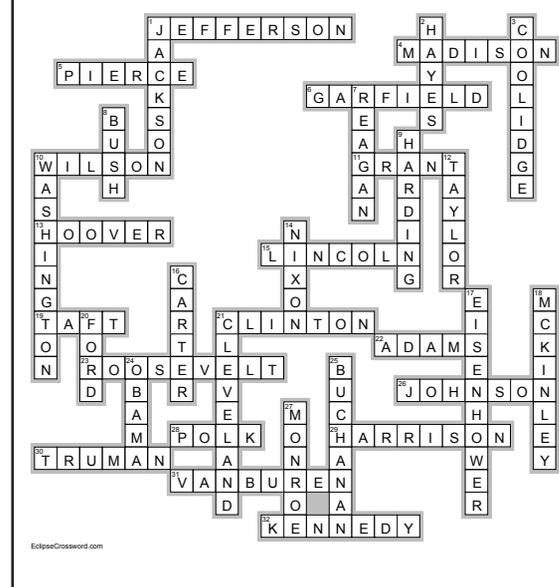
Sign up for the CSR E-Newsletter and stay updated on what's going on at CSR

castateretirees.org/csrnewsletter

ANSWERS FROM PAGE 10

U.S. Vice Presidents

Solution



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, Aug. 10, 11:30 a.m. **Where:** Pier 29 Waterfront Restaurant, 1148 Ballena Blvd., Alameda. **Program:** TBA. **Menu:** Salmon with lemon caper sauce, Teriyaki Chicken or Eggplant Parmesan. **Cost:** Members \$10; Guests (limit one) \$20. **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 Friday, July 28. **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, July 10, 11 a.m. to 12 p.m., the official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** To be announced at June 5 meeting. **Menu:** Beef hotdogs, chili, potato salad, baked beans, chips, and ice cream. The vegetarian meal: a veggie hot dog. Vegan or gluten-free by special order request only to Nadie Savage. **Cost:** Members eat free; guests cost \$3, which is payable by the sponsor upon arrival at sign-in. **Reservations are required:** RSVP for members and guests with food choices by 5 p.m. on Monday, July 3 via email to NadieSavage@texasgirls0124@gmail.com or by phone at (916) 968-5984. **Note:** No reservations means no lunch. Reservations with a "no-show" will require full payment by member for meals reserved. For additional information, please contact Phyllis Johnson by email at johnsonphyllis010@yahoo.com or by phone at (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. **Menu:** Cottage/Shepherd's Pie or fish and chips. **Cost:** \$10 for members and \$12 for guests. **Reservations are required:** By Tuesday, June 6, contact Erlinda Villa at (415) 407-7905 or aida.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

Meeting: Thursday, June 15, 11:30 a.m. to 1:30 p.m. **Where:** Taix Restaurant, 1911 Sunset Blvd., Los Angeles. **Program:** CSR District A Director Sharon Stoltzman will speak. **Reservations:** Please call (310) 204-0484.

Chapter 4 Subchapter CULVER CITY

Meets on the second Tuesday of the month when announced

Meeting: Tuesday, Sept. 12, 11:30 a.m. to 1:30 p.m. **Where:** Denny's Restaurant, 10700 Jefferson Blvd., Culver City. **Program:** TBA.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Barbara Powers, (209) 482-7647; **Vice President:** Al Lara, (209) 825-5285; **Secretary/Treasurer:** Denise Simpson, (209) 206-3817.

Meets after each CSR Board meeting, unless otherwise announced

Mariposa Subchapter

Meeting: TBA.

Merced Subchapter

Meeting: TBA.

Modesto Subchapter

Meeting: TBA.

Sonora Subchapter

Meeting: TBA.

Jackson Subchapter

Meeting: TBA.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Erlinda

Ochoa, (909) 822-4128; **Treasurer/Secretary:** Willis Huddleston, (805) 573-5345.

Meetings are held quarterly

Meeting: Thursday, Aug. 10, 11 a.m. **Where:** Sizzler Restaurant, 9800 Sierra Ave., Fontana. **Program:** TBA. **Cost:** Members are free; Non-members \$10.50. **Reservations:** Not required.

CHAPTER 8

NORTH COAST AREA

President: Jim Evert, (707) 951-4166 or jimevert@hotmail.com; **Vice President:** Veronica Avila, (707) 954-3631 or sandvavila@frontier.com; **Secretary:** Hope Wilder, (707) 465-4861 or hope@hopewilder.com; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@earthlink.net.

Meetings are held quarterly, unless otherwise announced

Humboldt Chapter

Meeting: Tuesday, July 11, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Reservations are required:** By Tuesday, June 27, please contact one of the officers above.

Del Norte Subchapter

Meeting: Wednesday, July 12, 11:45 a.m. **Where:** The Lucky Seven Casino, 350 N. Indian Road, Smith River. **Reservations are required:** By Tuesday, June 27, please contact one of the officers above.

CHAPTER 9

LOS ANGELES AREA

President: Raelene Allard, (323) 221-6010 or raeleneallard@ymail.com; **Vice President and Membership Coordinator:** Luanna Allard, (323) 227-4287 or estebanos@sbcglobal.net; **Secretary/Treasurer:** Vivianne Fitzgerald, (562) 866-6264 or 4fitzi@gmail.com

Meets on the second Wednesday of each month, unless otherwise announced

Meeting: Wednesday, June 14, 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 10

SAN LUIS OBISPO

President: Vic Martinez, (805) 239-3397; **Vice President:** Vacant **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marc Laxer, (805) 546-8470.

Meets on the fourth Thursday of January, April, July and October
Meeting: Thursday, July 27, 10:30 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **For more**

information: Call any chapter officer listed above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067 or chrshr90@aol.com; **Vice President:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628. *Meets on the first Wednesday 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:** Meet CSR-endorsed candidates for the CalPERS Board of Administration. You will have an opportunity to ask questions. We will also have a speaker on "Safety for Seniors," along with updates from CSR leadership on what's happening to state retirees. Brent Landis from CaptionCall (assistance for the hearing impaired) will also be there to answer your questions. We will also be collecting school supplies for needy children. And, don't miss out on the door prizes and raffles. **Cost:** \$10 for members and a guest; \$12 for non-members. **Reservations are required:** Call (559) 920-7277 by Saturday, June 3.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Caryl Cole, (760) 247-8962 or carylcole@verizon.net; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811 or stefva22@hotmail.com; **Secretary:** Diane Deutsch, (661) 823-7307 or dianedeutsch07@gmail.com; **Treasurer:** Linda Currie, (661) 273-6390 or lcurrie197@roadrunner.com

Meets on the third Wednesday of the even months

Meeting: Tuesday, July 11, 11:30 a.m. [**Note: change of day and date**] **Where:** Big Jake's, 213 So. Curry, Tehachapi. **Program:** JJ Jelincic, CalPERS board member, will speak. We will review information from CSR Board of Directors and committee meetings. The Chapter can pay for a limited number of chapter members to attend the CSR Board of Directors and Committee meetings in June or you could attend just one day. Please contact Caryl at the number above right away for arrangements to be reimbursed.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Robert Black, (530) 722-0511 or bob_linda@charter.net; **Vice President:** Warren Schlatter, (530) 605-1588 or kandws2@gmail.com;

Secretary: Audrey Sandeen, (530) 221-3500 or theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277 or rbjeepman10@hotmail.com; **Chapter Membership Director:** Ed Huey, (530) 246-9456 or csrchapter13@gmail.com

Meets on the third Monday of every month, unless otherwise announced
Meeting: Monday, June 19, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Program:** TBA. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: S.E. Riazi, (530) 519-2174 or seriazi@gmail.com; **Vice President:** Vincent Herrera, (916) 804-6613 or tberreta@yahoo.com; **Secretary:** Kenneth Mayer, (530) 894-3479 or toddmayer@comcast.net *Meets on the third Wednesday of every month, unless otherwise announced*

Meeting: Saturday, June 10, 11 a.m. to 3 p.m. **Where:** Wildwood Park, 100 Wildwood Ave., Chico. **Program:** Chapter 14 20th Annual Picnic. **Menu:** Sherri's Catering: Tri-tip, chicken and ribs with seasoned red potatoes, baked beans, three bean salad, mixed green salad, fruit salad, garlic bread, iced tea and lemonade. Please no alcohol. Service/assistance dogs only. **Cost:** Free to chapter members; \$15 for guests. **Reservations are required:** Please contact S.E. Riazi by June 1 with name, number of guests and meat choice by phone at (530) 519-2174 or by email at seriazi@gmail.com. **Note:** We must receive check by June 1. Make checks payable to CSR Chapter 14 and mail to: S.E. Riazi, P.O. Box 4034, Chico, CA 95927-4034.

Lassen/Plumas Subchapter
Meets on the first Tuesday in April, June, August, October and on other dates as announced

Meeting: Tuesday, June 6, 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 and for more information, please contact one of the following volunteers: Darlene Hunter at (530) 251-2053 or darlenehunter@frontier.com; Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Vacant; **Treasurer:** Marshall Conner,

CHAPTER MEETING NOTICES

mconner139@gmail.com; **Secretary:** Frank Weinstein, ch15secretary@hotmail.com

Meets on the first Tuesday of even months

Meeting: Tuesday, June 6, 1 to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Cost:** Members are free; guests cost \$18. **Reservations:** Not required.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Evelyn (Evie) Poppa-McKenna, (209) 608-2149 or suzzypoppa51@gmail.com; **Vice President:** Marina Estrada, (928) 592-7087; **Secretary/Treasurer:** Sheila Ward-Shaw, (209) 915-1020 or sheilaws2@yahoo.com.

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, June 1, 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 burials or other options from several perspectives, i.e. veterans, pre-planned, cremation, donation, etc.) **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

Combined June Chapter and subchapter (Lake and Mendocino counties)

Meeting: Tuesday, June 13, 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; Lois Barth, (707) 459-5334; Suzanne Schutz (707) 279-9076 or Joan Hume at (707) 279-4811.

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, Aug., 7, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. **For more information:** Call Suzanne Schutz at (707) 279-9076 or Joan Hume at (707) 279-4811.

CHAPTER 20

SAN FERNANDO AND SANTA CLARITA VALLEYS AND SURROUNDING AREAS

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 898-9613, flipcole@yahoo.com; **Secretary:** Jan Christiansen, (562) 413-0627, jechristi@earthlink.net; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Chapter Membership Chair:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **Chapter PAC Chair:** Charlene Gonzalez, (818) 317-1327, charkitty@gmail.com

Meets on the third Wednesday of every month, except in July and August and unless otherwise announced

Meeting: Wednesday, June 21, 11 a.m. **Where:** Acapulco Mexican Restaurant, 722 N. Pacific Ave., Glendale. **Program:** TBA. **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, July 18, 11:30 a.m. **Where:** Napa Elks Lodge, 2840 Soscal Ave., Napa. **Program:** CHP Public Information Officer Marc Renspurger will speak. **Menu:** Tossed Caesar salad and a choice

of rosemary roasted chicken, baked salmon with rice pilaf or chicken fried steak with mashed potatoes and country gravy, all served with seasonal vegetables. A vegetarian option is available. Dessert will be Apple Crisp. **Cost:** \$5 for members; \$10 for guests. **Reservations are required:** By mail no later than July 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: TBA.

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, June 15, 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, June 14, 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, June 8, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

CHAPTER 36

MONTEREY BAY AREA

President: Susanne Paradis, (831) 662-3334, svparadis@yahoo.com; **Vice President:** Marilyn Hamilton, (831) 809-2721. **Secretary:** Juanita Martinez; **Treasurer:** Ted Whiteneck. **Meetings are the third Thursday of even months at various locations**

Meeting: Thursday, June 15. **Where:** Hindquarter Bar & Grille, 303 Soquel Ave., Santa Cruz. **Cost:** Members order off the lunch menu

free of cost. **RSVP:** If you are coming, please contact Susanne by June 15.

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, June 7, 11:30 a.m. **Where:** New Canton Chinese Buffet, 1000 Howe Ave. (corner of Howe and Enterprise), Sacramento. **Program:** TBA. **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, June 15, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Program:** Julie Brimble, area manager of SMART (Start Making A Reader Today), will speak. **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

Correction

A caption on Page 6 of the May issue incorrectly identified Sen. Jeff Stone, R-Palm Desert, as Sen. Mike Morell, R-Rancho Cucamonga. The caption depicted Chapter 6 members with the senator. We apologize for the error.

OptumRx

continued from page 1
its dedicated call center staffing by 30 percent to reduce wait times and improve customer service.

OptumRx has also appointed a customer service manager, Christopher Cantor, to work directly with CalPERS to resolve call center and customer service issues. The CalPERS Health Team continues to hold daily meetings with OptumRx staff to resolve issues regarding customer service and programs.

Bailey-Crimmons also mentioned in the PHBC meeting they are finalizing the website to reflect the new changes.

“As an organization, we’re committed to enhancing the experience for CalPERS members,” Carney said. “We look forward to continue working with CalPERS to address concerns and provide solutions.”

At the CSR Board of Directors meeting in June, we have requested OptumRx to attend to provide an update on the transition and receive feedback from our members.

CSR will continue to educate CalPERS and OptumRx on the difficulties our members are facing, including voicing members’ concerns at CalPERS meetings. We are committed to keeping members informed on the transition’s progress.



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*Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change one year to the next. Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2017. Kaiser Permanente #H0524.

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.