



# California State RETIREE



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JULY 2017

## CalPERS approves 2018 Health Plan Rates and pay raises in same week



CSR representatives attend the Pension and Health Benefits Committee on June 20, 2017, where the committee members reviewed the 2018 health plan rates. The CalPERS board inevitably approved the rates the following day.

Pictured are JJ Jelincic; Ron Lind; Alan LoFaso; Michael Bilbrey; Priya Mathur; Jeree Glasser-Hedrick; Rob Feckner; Richard Gillihan; Henry Jones and Theresa Taylor.

In mid-June, The California Public Employees' Retirement System's (CalPERS) Board of Administration approved the health care rate and plan changes for 2018. While there may be a decrease of 2.5 percent for Preferred Provider Organization (PPO) plans, premiums for members enrolled in Health Maintenance Organization (HMO) plans increased an average of 3.71 percent, including an 8.2 percent increase for Kaiser Permanente. CalPERS Medicare plan enrollees will see premiums increase by 1 percent overall, with HMOs rising an average of 4.27 percent and PPOs averaging a decrease of 2.04 percent. CalPERS said although members will pay more, the increase is lower than the national average for comparable health care in America. Shari Little noted, "The combined weighted average for CalPERS this year and overall program is a 2.3 percent increase. It's the lowest we've had in about 20 years, so we are very pleased with that."

In other good news, the CalPERS contribution rates established for 2018 for those in fully vested plans at 100/90, will have their premiums fully covered. See table on page 12.

This comes on the heels of the CalPERS board approving substantial pay raises to as many as 14 executives. The board supported 5 percent bumps in its investment office because "it lags peers, and morale has been low." It should be noted that CalPERS Chief Investment Officer Ted Eliopoulos last year earned \$768,000 in total compensation, and Chief Executive Officer Marcie Frost takes home \$300,000 for her base salary.

Regarding the split combo, CalPERS was asked to go back and look at options for Medicare. CalPERS staff thought the best option was to use the Anthem HMO basic plan, which has a broader coverage area combined with the traditional Anthem Medicare Advantage plan. This is merely a one-year expansion. CalPERS staff will revisit the contract in a year, as typical with all contracts. Anyone interested in enrolling in this plan should understand it is only secured for one year. "CalPERS will have

*continued on page 12*

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CALIFORNIA STATE RETIREES



# RETIREEES REACT:

## Is retirement all it's cracked up to be?

The views expressed are those of the respondents.  
Send your letters to [csrinfo@calretirees.org](mailto:csrinfo@calretirees.org) or to **CSR Newspaper 1108 O St., Suite 300, Sacramento, CA 95814.**



Retirement is everything I expected and more. My husband and I both retired at 62. We celebrated with a four-month trip to South America, and instead of coming home, headed to Kansas for two months to visit our children. We rented an apartment in Buenos Aires for a month so we could adjust to the idea that vacations are not to be rushed.

Now we travel for three months each year, and we travel independently. Planning and learning about our destinations is part of the experience. To keep our minds active, we have purchased a piano and take piano lessons every week. We also take classes at our local senior center. We take exercise classes, art history, music history and genealogy class.

Exercise has always been part of my life, so jogging and swimming are a part of my schedule. We have always been an active couple but now we have more time to do what we want. If you are not active on weekends while working, don't expect to be active during retirement. If you want a great retirement, start planning and participating in activities now. There is something you will enjoy, but you have to find it.

**Cynthia Anderson**  
Chapter 1  
Danville

Everything about retirement is the best! There's not a bad thing about it! I retired in 2014, and it's been very rewarding ever since.

I have been imagining and dreaming about retirement for 30+ years, and it's everything I dreamed of. I would encourage anyone who is making the retirement decision to do it. Just have something to do that you love. For me, it's shopping at thrift stores and garage sales for items to sell on eBay and Amazon. It's fun, gives you purpose, and the sky's the limit on how much money you can make!

**Becky Enns**  
Chapter 11  
Fresno

Retirement is awesome! If you want my advice; make no plans for the first year. Have dreams and aspirations, but wait. Your perspective will alter. With this new view, you will see a new angle full of options and opportunities.

**Rex Wolf**  
Chapter 10  
Los Osos

I was lucky enough to retire at 54. I have been retired for 17 years and have loved every moment. I had no hesitations. I think it is important, if you are married, to make the decision to NOT be joined at the hip. Have things you can do independently!

I have always been busy water color painting, gardening, and loving my 10 grandchildren. My husband, Henry, passed away in 2003, so I bought myself a little motor home. I throw my unwilling cat in with me and we head off, usually all by ourselves. I've about worn out the West Coast, and I'm considering a trip all throughout the United States. There's a map somewhere on Facebook that tells you how and where to go. I guess my grandson Kyle summed it up very well.

He said, "I want a job like Grandma's. They pay her for staying home!" That about says it all!

**Pat Denton**  
Chapter 13  
Redding

**Please answer this question: What was a "turning point" (an experience that changed your life) for you that set you on a different track in life?**

Send us your comments by July 16 and they'll be printed in the August 2017 edition of the *California State Retiree* newspaper. A jpg or photograph of yourself is encouraged, but not required.

Please include your full name, chapter and city.

Emails and jpgs may be sent to [csrinfo@CalRetirees.org](mailto: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**

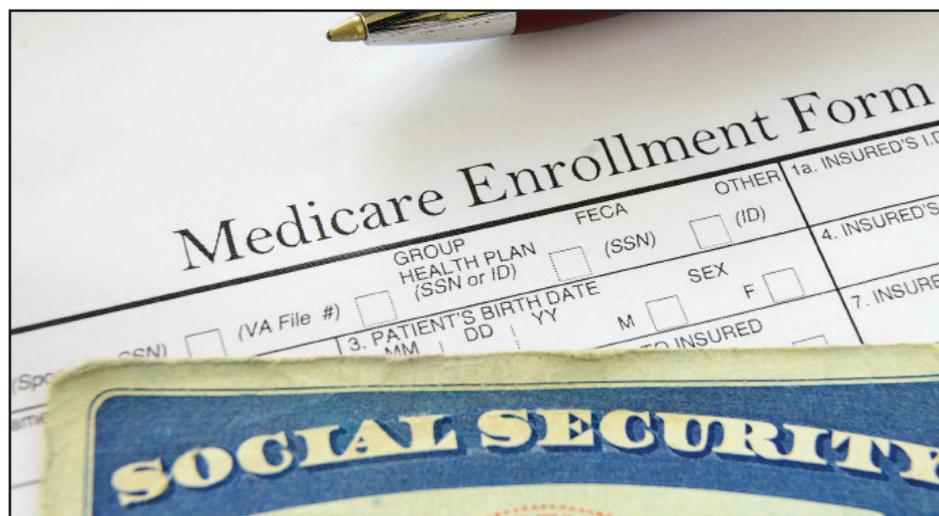
**Medicare plans to replace Social Security numbers on cards by 2019**

In June, Social Security announced they will be replacing social security numbers on Medicare cards by 2019. This comes after the passing of The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015. The transition is on track to be completed as smooth as possible, as this massive undertaking has been in progress for years.

Medicare will begin mailing out the new cards to the more than 57 million elderly and disabled beneficiaries by April 2018. Once you have received your new card, you will be instructed to destroy your old cards immediately as the new cards may be used right away.

Medicare chief Seema Verma said the federal administration is aiming for "a seamless transition" over a 21-month period that will involve coordination with beneficiaries, family members, hospitals, doctors, insurance companies, pharmacies and state governments.

The new Medicare number acronym, MBI, which stands for Medicare Beneficiary Identifier will have 11 characters, a combination of randomly-generated numbers and uppercase letters. These characters will distinguish the MBI from the familiar Medicare number, which is based on Social Security numbers.



Social Security is making changes to the numbers by replacing them with randomly-generated digits and letters to protect seniors against identity theft. According to government reports, seniors are a common victim of identity fraud with a 24 percent increase in such cases from 2012-2014 when 2.6 million incidents were reported. The effects of senior fraud can have consequences for years, leaving seniors imprisoned in a digitally-managed society.

The Social Security Administration (SSA) stated during the transition period, they will monitor the use of Health Insurance Claim Numbers (HICN) and MBIs to see how many are ready to use only MBIs by January 2020 so Medicare operations will not be

interrupted.

For more detailed information on the transition, visit [www.cms.gov/medicare/ssnri/index.html](http://www.cms.gov/medicare/ssnri/index.html) or call **1.800.772.1213** TTY **1.800.325.0778**



**UPCOMING EVENTS 2017**

**July 21 & 22 (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

**July 4**

Independence Day, CSR Headquarters will be closed

**July 17-19**

CalPERS Board of Administration and committees offsite meetings in Monterey

**Aug. 14-16**

CalPERS Board of Administration and committee meetings

**Aug. 18 & 19 (Friday and Saturday)**

CalPERS Benefits Education Event (CBEE), which informs all CalPERS members about programs and benefits available to them, Hilton Pasadena, 168 South Los Robles Ave. Pasadena, CA 91101

**Sept. 4**

Labor Day - HQ office closed

## Legislative Session Reaches Midpoint

The first year of the 2017/2018 legislative session is roughly at halftime. The bill “house of origin” deadline – where Assembly and Senate bills must clear the house in which they were introduced – came and went the first week of June. On June 15, right on time, the legislature sent the state budget to the governor, which he will no doubt sign.

All attention now turns to the hundreds of bills that cleared their own house, and how they will fare in the other house. This makes it a good time to review the status of a number of key health care-related bills CSR supports this year.

SB 17 (Hernandez) proposes to bring transparency to prescription drug pricing and hopefully, slow future cost increases. CSR’s support for the bill was featured at our lobby day in April. We were fortunate to hear from the bill author, Senator Dr. Ed Hernandez, at our lobby day dinner.

SB 17 requires drug manufacturers

to provide notice when they increase prescription drug prices and will offer price justification anytime they introduce an expensive drug. It also requires health plans to report the proportion of premium dollars spent on prescription drugs, the total costs they pay for drugs, and the drugs with the highest increases in net cost.

I am happy to report SB 17 is alive and well. It passed the Senate Health Committee in April and the Senate Appropriations Committee in May. In a positive sign, it passed the Senate floor on May 30 with bi-partisan support. However, SB 17 is still opposed by PHARMA and multiple multi-national drug companies committed to killing it. It will be heard at the Assembly Health Committee soon, and CSR will be there in support.

AB 315 (Wood) is another bill on CSR’s support list that has drawn the interest of members. It requires pharmacy benefit managers (PBMs) to be licensed by the state

and disclose information regarding the cost changes associated with pharmaceuticals. PBMs are third-party administrators of prescription drug programs for health plans, and they are one of the few players in health care delivery in California that is still largely unregulated.

By shining light on PBMs, AB 315 will hopefully bring accountability to the management of prescription drug benefits with the goal of helping to arrest escalating drug prices. AB 315 will be heard in July at the Senate Health Committee. It has also been opposed by big drug companies and other health care power players.

The last CSR-supported health care bill to report on is AB 401 (Aguiar-Curry). It creates “remote dispensing site pharmacies” and allows them to use telepharmacy systems so pharmacists can provide counseling to patients in medically-underserved areas. In California, there are an estimated 115 communities in 47 different counties



Ted Toppin

that do not have a pharmacist within a 10-mile radius. AB 401 will certainly increase access and outcomes for CSR members living in medically-underserved parts of the state. It will soon be heard in the Senate, and you can expect it to pass. Unlike the others, it has received no opposition to date.

Please see the CSR Bill Watch below for a full list of the bills CSR has supported and opposed. A complete list of bills we are monitoring can be found at [www.calretirees.org](http://www.calretirees.org)

## California State Retirees Bill Watch July 2017

### 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 individuals affected by the breach. **STATUS: Two-year bill.**

**AB 315 (Wood).** Requires all pharmacy benefit managers (PBMs) be licensed by the Department of Managed Health Care (DMHC) and that PBMs periodically disclose information regarding the cost changes associated with pharmaceuticals in order to increase transparency and address the issue of escalating drug prices. **STATUS: Awaiting hearing in Senate Health Committee.**

**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: Awaiting hearing in Senate Business, Professions & Economic Development Committee.**

**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: Two-year bill.**

**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. **STATUS: Awaiting hearing in Senate Governance & Finance Committee.**

**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: Awaiting hearing in Senate Health Committee.**

**ACR 94 (Cooley).** Will recognize June 2017 as Alzheimer’s and Brain Awareness Month. This measure will also recognize June 21, 2017 as The Longest Day in California, and would urge Californians to

wear purple on this day to help spread awareness of this debilitating disease and of the Alzheimer’s Association’s vision of a world without it. **STATUS: In Senate, held at desk.**

**ACR 98 (Kalra).** Proclaims and acknowledges June 2017 as Elder and Vulnerable Adult Abuse Awareness Month. **STATUS: Awaiting hearing in Senate Rules Committee.**

**AJR 8 (Kalra).** Would resolve 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: Senate**

*continued on page 9*

## Alzheimer's Association survey: caregivers need more support

Fifteen-million Americans provide unpaid care for someone with Alzheimer's or dementia, and two out of three of these caregivers feel isolated or alone in their efforts.

This is just one finding of a survey conducted by the Alzheimer's Association, which also found four in five caregivers would like more support from their family members.

"The burden of Alzheimer's on society is becoming crushing," said Ruth Drew, director of family and information services for the Alzheimer's Association. "And most families are unprepared."

The facts agree. Assuming no dramatic advances in medicine, the number of Americans 65 and older with Alzheimer's is expected to grow from 5.5 million to 16 million by 2050. In the U.S., someone develops Alzheimer's every 66 seconds; by 2050, the number will gain speed, to every 33 seconds.

The association conducted the survey in conjunction with the beginning of Alzheimer's and Brain Awareness Month. During June, the Alzheimer's Association encouraged others to learn the facts about Alzheimer's disease and its effect on individuals and families nationwide.

Among caregivers who experienced strain in their familial relationships, many felt their efforts were undervalued by their family (43 percent) or the person with the disease (41 percent).

"This survey shows we must alleviate the weight on the shoulders of these individuals," Drew said.

The top reason people said they did not help with care for someone with Alzheimer's or dementia was they felt as though another family member had already taken on the responsibility. The second highest reason was proximity constraints.

For those Americans who care for their loved ones, Beth Kallmyer, MSW, vice president of constituent services for the Alzheimer's Association, encourages planning for costs in advance and discussing one's wishes for future caregiving.

"[This] can help ease the burden on families and avert some of the tensions and family conflicts that may arise following an Alzheimer's diagnosis," Kallmyer said.

While the survey did highlight the stress the disease can have on families, it also revealed families coming together in light of the diagnosis. Thirty-five percent of survey respondents said caregiving strengthened their relationships with other family members; two out of three reported they felt the experience gave them a better perspective on life.

According to Forked River, New Jersey, resident Jeff Borghoff, 53, having the support of family is

"everything" when dealt a diagnosis like Alzheimer's.

"My wife, Kim, has been my rock as we navigate the challenges [of my diagnosis]," Borghoff said. "It's easy to want to shut down ... but that's the time when communication within families is needed most."

There are resources available for affected families. The Alzheimer's Association not only has a 24/7 helpline at (800) 272-3900, but also the following resources: guidance on financial and legal planning for Alzheimer's; tips on long-distance caregiving and care coordination to help families better manage caregiver responsibilities; a video series highlighting insights from affected

individuals and how to navigate the challenges of this particular diagnosis; and a community resource finder to connect with local resources.

To take advantage of these and more, visit [alz.org](http://alz.org)

alzheimer's  association®

# TIPS to Tackle FAMILY Tension Around ALZHEIMER'S



### 1. Lend an ear.

Dealing with a progressive disease such as Alzheimer's can be stressful — and not everyone reacts the same way. Give each family member an opportunity to share their opinion. Avoid blaming or attacking each other, as this will only cause more hurt.



### 2. Divide and conquer.

Make a list of responsibilities and address how much time, money and effort may be involved. Divide tasks according to family members' preferences and abilities. The Alzheimer's Association online Care Team Calendar can help you coordinate.



### 3. Talk it out.

Discuss if current methods of care are working and if the needs of the person with Alzheimer's are being met; make modifications as needed. Plan for the challenges you can anticipate as the disease progresses.



### 4. Stick together.

Support family members and connect with others who are dealing with similar situations. Find an Alzheimer's Association support group in your area or join our ALZConnected® online community.



### 5. Seek outside support.

Sometimes, an outside perspective can help the entire family take a step back and work through difficult issues. The Alzheimer's Association 24/7 Helpline (800.272.3900) is staffed with care consultants who can help anytime, day or night.

[alz.org](http://alz.org)®

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# MEMBERS ON THE MOVE



CSR Chapter 11 members and volunteers create centerpieces and drawing gifts in Clovis, Calif., for the next chapter meeting. Pictured are volunteers David Edmunds and Michelle Edmunds; and Chapter 11 members Marcia Mason-Wilson; Don Truesdale; Jess Beltran; Linda Edwards; Chapter 11 Treasurer Gigi Subilosky; Chapter 11 President Christy Christensen-Fountain; and Chapter 11 Vice President Joyce Jarrett.



CSR members attend Fresno State University's Annual Staff Training and Recognition (STAR) Day on May 25 to represent CSR. Pictured are Chapter 11 members Salvador Yzaguirre and Jess Beltran.



CSR members and Association of California State Supervisors (ACSS) members attend The California Roast on May 30 in Sacramento. Pictured are ACSS Secretary/Treasurer Pam Robison; CSR Chapter 23 Vice President Maria Aguilar; ACSS Vice President of Governmental Affairs Todd D'Braunstein; ACSS Vice President of Membership Development Arlene Espinoza; CSR District C Director Mary McDonnell; CSR Executive Vice President Stephanie Hueg; ACSS President Frank Ruffino; CSR Chapter 2 President Louie Espinoza; and CSR Chapter 23 President Bobbi Estrada.



Chapter 34 President Jenny Hayden poses with District G Director Gaspar Luna Oliveira and CSR Vice President Jay Jimenez at the Chapter 34 meeting in Tustin. The meeting was held at Don Jose's June 14.

## 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](mailto:csrinfo@calretirees.org) or mail them to: **CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.**

## The Mind Diet helps protect against dementia and more

Liz Applegate is on a mission to convince people it really does matter what you eat. The UC Davis Director of Sports Nutrition says eating more vegetables, whole grains, beans, nuts and berries reduces the risk of adult-onset diabetes as well as Alzheimer's disease and dementia. "Would it surprise you if I told you eating for a healthy brain isn't that much different from eating for a healthy heart?"

Applegate, a nationally renowned expert on nutrition, explained the benefits of the Mind Diet at a recent lecture on healthy brain food put on by the UC Davis Alzheimer's Disease Center. The Sacramento-based research center that also conducts comprehensive patient evaluations, has hosted a lecture series for the last five years.

"I realized five years

ago that people didn't have access to good information," Administrator Jane LaGrande said. "We have a tremendous faculty, and we really wanted to share what we were doing and share information we knew about Alzheimer's disease and dementia.

"We wanted to be a community resource and not just a place people come to

for evaluations. We wanted an educational component for the public." Applegate said the death rate for Alzheimer's disease increased rapidly between 1980 and 2010, and the growing number of cases can't be explained by the aging population alone.

"What the heck is going on? A lot of people want to think there are toxins in the water or contamination in our food. That's an easy answer. We can fix that," Applegate said. "But the bigger picture has to do with our lifestyle."

The Mind Diet is a combination of the Mediterranean and another research-based diet, known as DASH, geared to reduce hypertension.

"All three diets worked, if followed really well over time," Applegate said. "But only the Mind Diet, even if it was modestly followed, still had a risk reduction."

**Research shows people with Alzheimer's and dementia have similar characteristics with people who have Type 2 diabetes, or adult onset diabetes.**

ago that people didn't have access to good information," Administrator Jane LaGrande said. "We have a tremendous faculty, and we really wanted to share what we were doing and share information we knew about Alzheimer's disease and dementia.

In addition to nutritional advice, Applegate offered a tip on dietary supplements. While vegetables, berries and nuts are rich in vitamins and other healthy compounds, simply taking pills or a nutrition bar won't have the same benefits.

"Don't take a vitamin pill and think you're covered," Applegate said. "Vegetables and berries have hundreds

### WHAT'S ON THE MIND DIET?

**AT LEAST THREE SERVINGS OF WHOLE GRAINS EACH DAY**

**AT LEAST ONE DARK GREEN SALAD AND ONE OTHER VEGETABLE EACH DAY**

**BEANS OR LEGUMES AT LEAST EVERY OTHER DAY**

**POULTRY AT LEAST TWICE A WEEK**

**A FIVE-OUNCE GLASS OF RED WINE EACH DAY**

**NO MORE THAN ONE TABLESPOON A DAY OF BUTTER OR MARGARINE; CHOOSE OLIVE OIL INSTEAD**

**PASTRIES AND SWEETS LESS THAN FIVE TIMES A WEEK**

**BERRIES AT LEAST TWICE A WEEK**

**AT LEAST A ONE-OUNCE SERVING OF NUTS EACH DAY**

**FISH AT LEAST ONCE A WEEK**

*If you don't drink alcohol, purple grape juice provides many of the same benefits.*

**CHEESE, FRIED FOOD AND FAST FOOD NO MORE THAN ONCE A WEEK**

of compounds, that's why a bar or a pill or nutritional supplement is so inadequate relative to what real food provides ... There's a synergy with what's in food that we don't understand, yet. Believe in food, question supplements."

Applegate added that you should always consult your healthcare provider before taking memory supplements because they have many side effects.

This year's lecture series will focus on maintaining a healthy brain and will touch on topics such as physical exercise and activity, diet, as well as social and intellectual stimulation, LaGrande said. The upcoming lecture series so far includes:

• Dr. Charles DeCarli, UC Davis neurology professor, will discuss healthy brain aging, 6 p.m., May 25, MIND Institute, 2825 50th

Street in Sacramento • Caregiver Workshop, 8 a.m. to 12:30 p.m., Nov. 4, MIND Institute, 2825 50th Street in Sacramento.

For more information about the UC Davis Alzheimer's Disease Center and its 2017 lecture series

go to [www.ucdmc.ucdavis.edu/alzheimers](http://www.ucdmc.ucdavis.edu/alzheimers) or call (916) 734-5496.

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## 10 ways to prepare your home for aging in place

Just 1 percent of homes are conducive to aging in place. So thinking long term about universal design and the ways it can help us remain at home across all life stages is beneficial.

For instance, a zero-step entry offers the same benefits to parents with children in strollers as it does to grandparents using walkers. Other design features — from minor, quick fixes to full-scale renovations — can be implemented in millions of homes. The key is to be aware of best practices, take a long-term view and start to plan for the future now, regardless of your age.

Location also matters. AARP's Livability Index scores neighborhoods and communities across the United States for the services and amenities that affect your life the most. To make your home span across the decades you must factor in your connection to neighbors, access to transportation (bus routes, Metro stations, walking paths), and proximity to stores, libraries and other resources.

Costs will vary depending on location and project, but designing for all ages fits a range of renovation budgets. Door handles and lighting fixtures are priced in the hundreds of dollars, sliding walls and kitchen countertops can run several thousand dollars, and the average cost to build a deck is \$7,000 to \$10,000. Homeowners will inevitably deal with other maintenance issues along the way, so renovating one room at a time may be preferable. A whole-house renovation can cost more than \$150,000.

Here are 10 recommendations on age-proofing your home and maximizing its usefulness throughout your life:



**1. Entrances:** Make them easy to get in and out of your house with groceries, a baby or a walker. Aim for one or more entrances without steps to offer convenience and unlimited access for family, guests and elderly adults.

**2. Bathrooms:** Design the bathroom for convenience and to help prevent falls. Consider what you, your family or a visitor using a wheelchair might need to get around. Make sure the walls can accommodate handle bars, and that the sink, shower and toilet are accessible to people of all ages, heights and mobility. A door opening of at least 32 inches allows better access, and a curbless walk-in shower area is ideal.

**3. Kitchen:** The kitchen is where people tend to invest most renovation dollars. Strive for an open design and varied counter heights (between 32 inches and 42 inches) to make it usable for various ages and abilities. Make storage accessible with pullout shelves and open shelving. Have a good blend of natural and artificial light for aesthetics as well as safety and convenience.

**4. Open design:** The layout is

popular for many reasons. It allows better flow of family and guests, presents fewer hallways and doors to navigate, offers greater freedom of movement and more flexibility in furniture layout, and makes an interior space feel larger. Sliding walls offer tremendous flexibility in allowing multiple uses for a single room.

**5. Bedrooms:** If you don't have a bedroom on your first floor, consider adding one. This option works for multiple life stages: new baby, college student, empty-nesters and aging parents.

**6. Windows:** As we age, we need more light for reading and other tasks. Adding or enlarging windows is a terrific option. Windows connect us to nature and our community and allow people to easily watch their children and pets in the yard. Blinds or draperies offer a way to manage privacy and level of sunlight.

**7. Outdoors:** Features such as covered entrances, wraparound decks and planters or container gardens help connect a home to the neighborhood and become natural extensions of the home. A wraparound deck, level with the first floor, allows access to each entrance

and fosters a sense of community. Covered entrances prevent water and snow buildup on porches and provide protection for all family members entering and exiting the home in all weather. Gardens are aesthetically pleasing, can be therapeutic and can help provide food for a meal.

**8. Smaller homes:** "Tiny House" isn't just a TV show but also a growing trend. California has removed several barriers and fees to encourage homeowners to add "accessory dwelling units" to their properties. Look for this phenomenon to gain momentum, offering flexibility for adult children and retirees.

**9. Outlets, switches and doorknobs:** Place outlets and switches at optimal heights and locations. Consider putting them where they can be reached while seated and by people of varying heights. Light switches that don't require pinching or grasping will be easier to use. Doors that have lever hardware instead of knobs are easier to manipulate with a palm, closed fist or elbow when hands are full, injured or arthritic.

**10. Be inventive:** Think about your lifestyle and priorities and make innovative adjustments accordingly. What space aren't you using to its full potential that can be turned into something that makes your house even more of a home? Turn an outdated carport into additional living space or transform an unused bedroom or formal dining room into entertainment/living space that better suits your lifestyle.

Article by Rodney Harrell for the Washington Post. Rodney Harrell is director of livability through leadership at AARP.



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**



## CSR chapter supports undergraduate scholars

Chapter 14 granted two students, Katie Wyant and Hunter St. Andre, with a \$500 scholarship to pursue their undergraduate degrees in the fall.

Chapter 14 President S.E. Riazi presented the scholarship to Wyant at the chapter's meeting May 17. Wyant, from Chico, will attend University of California, Davis in the fall to study neurobiology, physiology and cognitive sciences. Following her undergraduate degree, she plans to attend medical school to pursue a career as a neurosurgeon.

Wyant said she is looking forward to being a part of meaningful undergraduate research and will seek opportunities to continue



Scholarship recipient Katie Wyant and Chapter 14 President S.E. Riazi shake hands.

helping those who are medically underserved.

Riazi presented the second scholarship to St. Andre at the chapter's meeting

June 6. St. Andre, from Susanville, will attend Ohio State University in the fall to study biology and Spanish. In addition to his studies,



Scholarship recipient Hunter St. Andre and Chapter 14 President S.E. Riazi shake hands.

St. Andre plans to coach for the Special Olympics. Following graduation, he hopes to become a bilingual anesthesiologist.

"I would like to thank Chapter 14 for giving me the opportunity to attend my dream school," St. Andre said. "It means so much."

## CSR Bill Watch

*continued from page 4*

floor.

**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 anytime 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: Awaiting hearing in Assembly Health Committee. 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: Awaiting hearing in Assembly Jobs, Economic Development & the Economy Committee.**

**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: Two-year bill.**

**ACA 15 (Brough).** Would enact the Protecting Schools and Keeping Pension Promises Act of 2018, which would prohibit a government employer from enhancing employee pension benefits without approval by the voters of the jurisdiction, would prohibit a government employer from enrolling a new government employee in a defined-benefit pension plan without approval by the voters of the jurisdiction, and would prohibit a government employer from paying more than half the total cost of retirement benefits for new government employees without approval by the voters of the jurisdiction. **STATUS: Read first time. To print.**

**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 Board of Administration of CalPERS. The bill would require the committee to annually review the actual pension costs and obligations of PERS and STRS and report on these costs and obligations to the public. The bill also makes many other changes detrimental to each system. **STATUS: Two-year bill.**

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



ANSWERS ON PAGE 13



### Patriotic Popcorn Mix

**INGREDIENTS:**

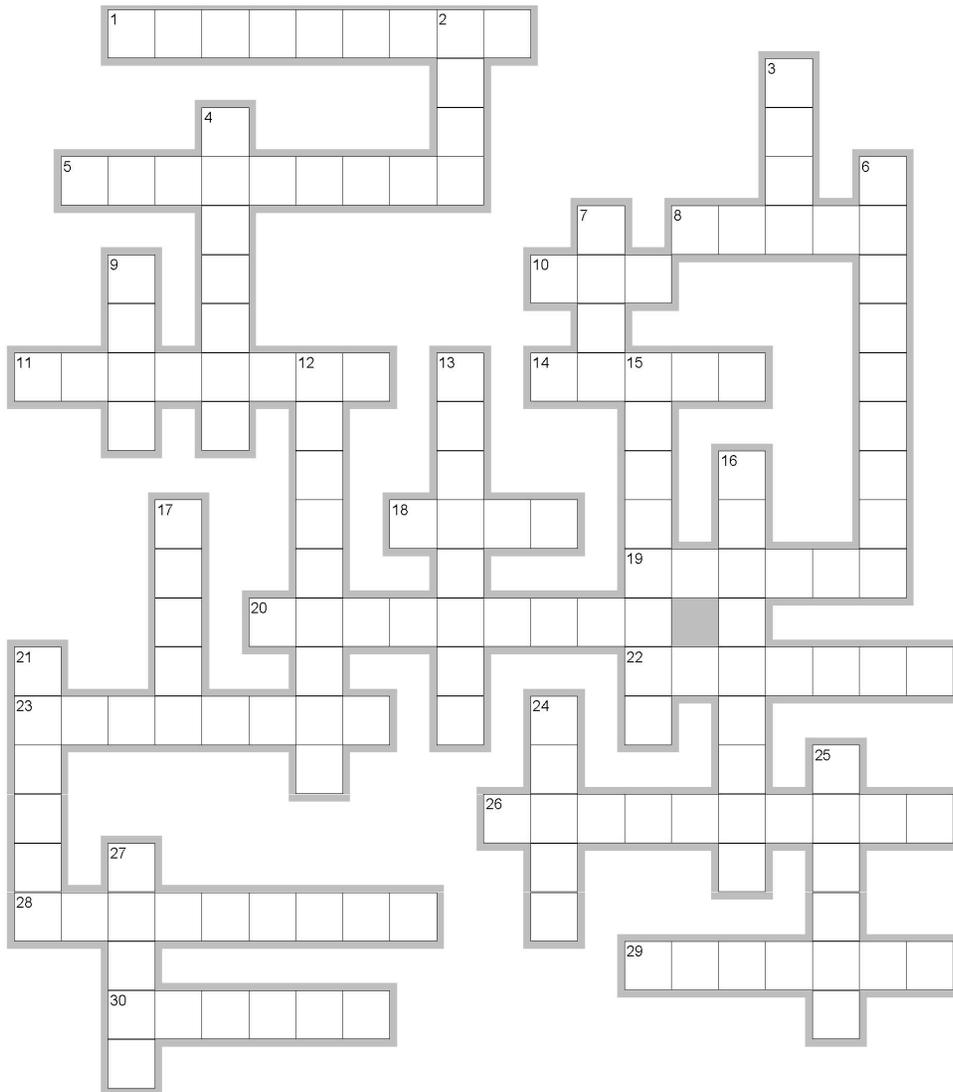
- 1/4 cup vegetable oil
- 1/2 cup popcorn kernels
- 1/3 cup sugar
- 3/4 tsp. salt
- 1 cup pretzel sticks
- 1 cup dried blueberries
- 2 cups dried strawberries



**DIRECTIONS**

Heat oil in a large pot on the stovetop. While heating, add a few kernels to the oil. When these pop, add the remaining kernels and the sugar. Continue popping corn until it slows to 2-3 seconds between pops.

Immediately remove the popcorn and transfer to a bowl. Add the salt and stir. Once cooled, add pretzel sticks, blueberries and strawberries.



**ACROSS**

- 1. Ground beef patty in a bun
- 5. Another name for drinks
- 8. Large fruit with fuzzy skin and a solid pit
- 10. Meat from a hog's thigh
- 11. Frozen dairy delight (2 wds.)
- 14. Food grilled on skewers
- 18. It grows on a cob
- 19. Small, flat baked sweet snack
- 20. Green nut
- 22. Fresh green salad vegetable
- 23. What French fries are made from
- 26. Pickled cabbage
- 28. String-shaped pasta
- 29. Dried grapes
- 30. Acorn and butternut are varieties of this

**DOWN**

- 2. They're good scrambled, fried or boiled
- 3. Fish used for salads, casseroles and sandwiches
- 4. Final course
- 6. Smooth, sweet brown food made from cacao
- 7. Devil's food or angel food
- 9. Purple root vegetable
- 12. Also known as a "starter"
- 13. Refreshing citrus drink
- 15. Edible green flower head eaten as a vegetable
- 16. Dessert with strawberries and biscuits
- 17. Baked dough topped with cheese and more
- 21. They're used for cider, sauce and pies
- 24. Sauce made with meat juices
- 25. A bulb with strong odor and flavor used in cooking
- 27. Spicy tomato dip

Find us online or visit [www.CalRetirees.org](http://www.CalRetirees.org)



# SAVVY SENIOR

## What to Do in Retirement?

Dear Savvy Senior,

I just turned 62 and am financially prepared for retirement, but I'm less certain about how to spend my time after leaving work. Can you recommend some resources or tools that can help me with this?

--Feeling Lost

Dear Lost: This is a great question! Many people, when asked what they want to do when they retire, will say they want a mix of travel, play and meaningful work. Specifics, however, tend to be few and far between. But planning how to fill your time in retirement is just as important as the financial planning aspect. Here are some resources that can help.

### Online Tools

A good starting point to figuring out what you want to do in retirement is at [LifeReimagined.aarp.org](http://LifeReimagined.aarp.org). This is an AARP website (you don't have to be a member to use it) that can help you rediscover what truly matters to you and focus on what you really want to do. It offers a variety of free online exercises and programs that will hopefully spark some ideas and give you inspiration.

[Encore.org](http://Encore.org) is another good resource that helps people who are seeking work that matters in the second half of life. Click on "Resources" on the menu bar and download their free Encore Guide, and consider purchasing a copy of their "Encore Career Handbook"



(available at [Amazon.com](http://Amazon.com) or [BN.com](http://BN.com) for \$10.50) by Marci Alboher, which is excellent. Also check out the free E-book called "The Age for Change," which can help answer the question: "What now?" You can download this at [ComingOfAge.org](http://ComingOfAge.org). And, if you've never taken a personality test before, this too can be a good tool to help you figure out what type of activities or work you'd like to do. A good option for this is the Myers-Briggs Type Indicator assessment, which you can take online at [MBTIcomplete.com](http://MBTIcomplete.com) for \$50.

### Personalized Guidance

If you want personalized help, you can also get one-on-one guidance from a retirement or life planning coach. Some resources that can help you here include [LifePlanningForYou.com](http://LifePlanningForYou.com), which has a free exercise called EVOKE

to help identify a path that might suit you best in later life, and provides a directory to registered life planners to help guide you. Also see: [RetirementOptions.com](http://RetirementOptions.com), which will connect you with a retirement coach who will give you an assessment to help reveal your attitudes and opinions about work, family life, relationships, leisure time and more. And the [LifePlanningNetwork.org](http://LifePlanningNetwork.org), which is a group of professionals and organizations that help people navigate the second half of life. You can also find life and retirement coaching at the International Coach Federation at [CoachFederation.org](http://CoachFederation.org). Coaching sessions typically range from \$75 to \$300 or more, and usually require four to six sessions to get the most out of the process.

### Other Resources

If you're primarily interested in



Send your senior questions to:  
Savvy Senior, P.O. Box 5443  
Norman, OK 73070  
or visit [SavvySenior.org](http://SavvySenior.org)

volunteering, finding a retirement job or even starting a business when you retire, there are lots of resources that can help here too. For volunteering, [PointsOfLight.org](http://PointsOfLight.org), [VolunteerMatch.org](http://VolunteerMatch.org) and [SeniorCorps.gov](http://SeniorCorps.gov) and help you search for opportunities, or even create one on your own.

To look for job ideas, sites like [RetirementJobs.com](http://RetirementJobs.com), [Workforce50.com](http://Workforce50.com) and [RetiredBrains.com](http://RetiredBrains.com) list thousands of jobs nationwide from companies that are actively seeking older workers. [FlexJobs.com](http://FlexJobs.com) can help you find good work-at-home jobs. [CoolWorks.com](http://CoolWorks.com) and [BackDoorJobs.com](http://BackDoorJobs.com) are great for locating seasonal or summer jobs in great places. Or to search for freelance opportunities in a wide variety of areas, there's [Elance.com](http://Elance.com) and [Guru.com](http://Guru.com).

And if you're interested in starting a new business, the U.S. Small Business Administration offers tips, tools and free online courses to entrepreneurs that are 50 and older at [SBA.gov/content/50-entrepreneurs](http://SBA.gov/content/50-entrepreneurs), as does the nonprofit association Score at [Score.org](http://Score.org).

## CHAPTER 165 | APPLY FOR A SCHOLARSHIP



Members of Chapter 165 are eligible to have their children, grand children or great grandchildren apply for the Pay it Forward Scholarship! For eligibility requirements, please email [Geanie.Hixon@gmail.com](mailto:Geanie.Hixon@gmail.com)

To be considered for one of the \$500.00 scholarships being awarded for the school year of 2017, applications must be returned along with verifications and completed essay to Chapter 165 Scholarship Committee

Attention: Geanie Hixon 12 Morel Court Eagle Point, OR 97524.

To receive an electronic application package, simply send an email to: [Geanie.Hixon@gmail.com](mailto:Geanie.Hixon@gmail.com).

Completed package must be received by Aug. 15, 2017 to be considered.

## CalPERS 2018 Health Premiums

State Only																
Plan Type & Name		Basic			Medicare			Split Contract Combination Party Rates								
		Single (1)	2-Party (2)	Family (3+)	Single (1)	2-Party (2)	Family (3+)	Subscribers	Party 4 (2) Medicare	Party 5 (3+) Medicare	Party 6 (3+) Medicare	Party 7 (2) Basic	Party 8 (3+) Basic	Party 9 (3+) Basic		
							Dependents	Basic	Basic	Medicare	Medicare	Medicare	Medicare	Basic		
								NA	Basic	Basic	Basic	NA	Medicare	Basic		
HMO	Anthem HMO Select	\$796.73	\$1,593.46	\$2,071.50												
	Anthem HMO Traditional	841.34	1,682.68	2,187.48	370.34	740.68	1,111.02		1,211.68	1,716.48	1,245.48	1,211.68	1,582.02	1,716.48		
	BSC Access+	752.32	1,504.64	1,956.03												
	Health Net Salud y Más	471.51	943.02	1,225.93												
	Health Net SmartCare	790.73	1,581.46	2,055.90												
	Kaiser	717.38	1,434.76	1,865.19	316.34	632.68	949.02		1,033.72	1,464.15	1,063.11	1,033.72	1,350.06	1,464.15		
	Kaiser Out of State	957.05	1,914.10	2,488.33	316.34	632.68	949.02		1,273.39	1,847.62	1,206.91	1,273.39	1,589.73	1,847.62		
	Sharp	624.70	1,249.40	1,624.22												
	UnitedHealthcare	704.59	1,409.18	1,831.93	330.76	661.52	992.28		1,035.35	1,458.10	1,084.27	1,035.35	1,366.11	1,458.10		
Western Health Advantage	720.44	1,440.88	1,873.14													
PPO	Anthem EPO Del Norte	724.16	1,448.32	1,882.82	345.97	691.94	1,037.91		1,070.13	1,504.63	1,126.44	1,070.13	1,416.10	1,504.63		
	Anthem EPO Monterey	796.73	1,593.46	2,071.50	345.97	691.94	1,037.91		1,142.70	1,620.74	1,169.98	1,142.70	1,488.67	1,620.74		
	PERS Choice	724.16	1,448.32	1,882.82	345.97	691.94	1,037.91		1,070.13	1,504.63	1,126.44	1,070.13	1,416.10	1,504.63		
	PERS Select	661.29	1,322.58	1,719.35	345.97	691.94	1,037.91		1,007.26	1,404.03	1,088.71	1,007.26	1,353.23	1,404.03		
	PERSCare	776.19	1,552.38	2,018.09	382.30	764.60	1,146.90		1,158.49	1,624.20	1,230.31	1,158.49	1,540.79	1,624.20		
ASN	CAHP	651.83	1,265.43	1,655.07	391.00	722.00	918.00		1,004.60	1,394.24	1,111.64	982.83	1,178.83	1,372.47		
	CCPOA North	752.64	1,508.47	2,036.58	449.40	900.84	1,347.25		1,205.23	1,733.34	1,428.95	1,204.08	1,650.49	1,732.19		
	CCPOA South	620.63	1,244.40	1,681.49	449.40	900.84	1,347.25		1,073.17	1,510.26	1,337.93	1,072.07	1,518.48	1,509.16		
	PORAC	734.00	1,540.00	1,970.00	487.00	970.00	1,551.00		1,293.00	1,723.00	1,400.00	1,217.00	1,798.00	1,647.00		

continued from page 1

an extensive communication plan with our members to ensure they understand that," Kathy Donneson stated. Beginning in 2019-2021, CalPERS will reevaluate all Medicare and basic plan options.

The health plan and benefit changes for 2018 are:

- The addition of Western Health Advantage to the Basic HMO choices for members in Placer, El Dorado, Sacramento, Yolo, Colusa, Solano, Napa, Sonoma and Marin counties
- Expansions of Health Net SmartCare to the Placer County cities of Lincoln, Loomis, Roseville, Rocklin and Granite Bay
- Expansion of Kaiser Permanente to 13 counties in Washington state
- PPO benefit changes that add 12 procedures to the Value Based Purchasing Design to encourage use of appropriate and cost-effective care settings
- The community fitness program, SilverSneakers will be added to the PPO Medicare supplement plans

"We're pleased with our overall success this year in keeping premium costs down,"

Contribution Rates by Premium Tier		
Single	Two Party	Family
\$725	\$1,377	\$1,766

said Rob Feckner, president of the CalPERS Board. "CalPERS is an industry innovator in exploring ways to reduce health care costs while maintaining quality. We're committed to continuing our efforts to contain costs across all our health plans."

The 2018 rates were negotiated in the second year of a multi-year revision of the rate development process CalPERS uses that allows for better identification and isolation of factors that increase health care costs. The process employs a risk-adjusted calculation to ensure that the financial risk of covering both healthier and sicker members is spread evenly among the health plans.

CalPERS members can make changes to their health plan choices during the annual Open

Enrollment period, Sept. 11 to Oct. 6.

Open Enrollment materials and information on health plan options will be available through members' my|CalPERS accounts beginning Aug. 28. The rates will take effect on Jan. 1, 2018.

To obtain more information call (888) 225-7377 or visit [www.calpers.ca.gov](http://www.calpers.ca.gov)



# 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

Valada Brim  
Janice Byers  
Kam Chan  
Sonja Colbert  
Valerie Grant  
Eric Lam  
Luis Lopez  
Sonia Lund  
Joyce Medeiros  
Nelly Ovalle  
Roy Stone  
Eva Tam  
Richard Uhler  
Manel Wijekoon  
Kristie Wurzbarger

## Chapter 2

Erlinda Antonio  
Melody Baldwin  
Barbara Burman  
Rodney Byrd  
Karen Cagle  
Samantha Carter  
Edward Chojnacki  
Linda Danko  
Jacqueline Davis  
Eric Decetis  
Barbara Deegan  
Suzette Dinatale  
Cynthia Domingos  
Richard Franklin  
Lawrence Galindo  
Stella Gloria  
Janet Groza

## Chapter 3

Johnny Gutierrez  
Otis Jackson  
Marilyn Johnson  
Rhonda Kitchen  
Darlene Kunz  
Jannise Lazarus  
Frank McClean  
Anthony Mcintosh  
Esperanza Mendoza  
Kim Pebbles  
Mary Ramirez  
Patricia Repace  
Veronica Richardson  
Robin Robinson  
Paul Romero  
Lynette Scalora-Palacios  
Connie Shead  
Kathryn Tiner  
Susan Turley-Smith  
Rhonda Wagner

## Chapter 4

Michael Fitzmaurice  
Sigrid Hjelle  
John Miller  
Wendy Tam  
Cynthia Demuth

Virginia Fowler  
John Hearn

Terrolyn Stallworth-Phillips

## Chapter 5

Cathy Bellani  
Gerald Hazelwood  
Peggy Holstine  
Katherine Moreno  
Tina Stricler  
Brenda Zuniga

## Chapter 6

Maria Batista  
Manuel Contreras  
Cheryl Foerch  
Amalia Gabriel  
Patsy Lopez  
Rosita Malaguit  
Florenda Medalle  
Dolores Mendoza  
Carrie Perez  
Edward Rahlwes  
Hideliza Robinson  
Anna Soriano  
Patricia Wade  
Joanne Yost

## Chapter 8

Michael Gagner  
Linda Miller  
Frederick Ruchte  
Noelle Simon  
Kay Vail

## Chapter 9

Isabel Barajas  
Norma Ferrer  
Anita Luk  
Maria Raniag  
Esther Sapien  
Aubbrhea Seymour  
Gail Skvirsky-Bohn

## Chapter 10

Bernadette Boyle  
Cynthia Bradshaw  
Michelle Morris  
Helena Moze  
Teresa Wenzel-Fagnano

## Chapter 11

Sherri Fisk  
Reiko Obata  
Irene Romo  
Lazaro Vallejo  
Lisa Van Noort

## Chapter 12

Jennie Chew  
Esther Frances  
Leslie Gonzales  
Alice Masih  
Anna Vietti

## Chapter 14

Carmelita Callegari  
Tommy Gibson  
Christopher King  
Douglas Vanover

## Chapter 15

Laura Azevedo  
Nancy Bodenhausen  
Kimberly Bowens  
Marlene Cordell  
Robin Huck  
Connie Jue  
Laura Lawson  
Lydia Sandoval  
Darrell Uppendahl  
Jeanette Vukonich

## Chapter 16

Lynn Arbios  
Debra Cox-Gunter  
Carl Johnson  
John Montalvo

## Chapter 17

Sharon Davidson  
Beverly Durcan  
Courtney Griffith  
Chin Hipwell  
Felicia Jackson  
Leticia Marquez

## Chapter 19

Michael Reynolds

## Chapter 20

Sandra Alvarado-Reyes  
Debbie Fontillas  
Ransom Rideout

## Chapter 21

Benjamin Ayson  
Bonnie Bundesen  
Megan Gordon  
Oleg Kilafly  
Beth Markiewicz  
Zaldy Mateo  
Stanley Musgrave  
Denise Persico  
Elizabeth Quiason  
Clarita Samaniego  
Dorothy Turner  
Jocelyn Vergara  
Robin Wellman  
Richard Winter

## Chapter 23

Tervie Leung  
Eugene Ludwico  
Joe Perez  
Jorge Valenciano  
Susan Wright

## Chapter 26

Linda Bergstrasser  
Mary De Luna

## Chapter 31

Elvira Lao

## Chapter 34

Corazon Amolenda  
Dolores Carreon  
Ann Officer  
Marina Romo  
Patrick Smith

## Chapter 35

Judith Corey  
Kelly De Elva  
Cindy Garcia  
Absaluna Gundran

Norma Haines  
Julie Rollins  
Lawanda Tate  
Pat Worden

## Chapter 36

Curtis Minor  
Janette Nickerson  
Quendwa Quigley  
Rhonda Shipley

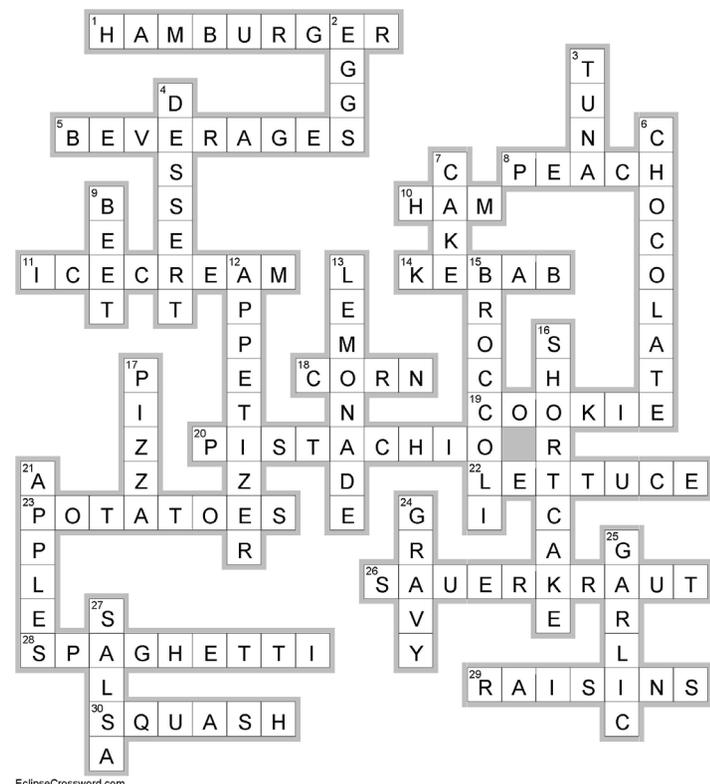
## Chapter 165

Ardean Baggs  
William Blackburn  
Olene Chard  
Rebecca Eustis  
Christina Hernandez  
Eloise Holdahl  
Cynthia Hudson  
Behjat Jounami  
Wendy Lobello

Kristie Mattarolo  
Mari Onweller  
Irma Reed  
Sherell Turner  
Maureen Williams-Ernst  
Deborah Wilson  
Jackie Wilson

**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.**

## Let's Eat! Answers



## Hello, Summer!





# CHAPTER MEETING NOTICES

Committee Chair, and Assemblyman Kevin Kiley at 2:00 p.m. **Cost:** Free for members, \$18 for guests. **Reservations:** Not required.

## CHAPTER 16

### SAN JOAQUIN COUNTY

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

*Meets on the third Friday of March, July and November*

**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, Aug. 3, 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:** Open Enrollment - changes to health plans and OptumRx. **Cost:** Free to 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, Aug. 8, 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 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, 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, chargkitty@gmail.com

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

**Meeting:** TBA.

## 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:** Marc Renspurger, CHP Public Information Officer, will speak. **Menu:** Tossed Caesar salad and 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 is apple crisp. **Cost:** \$5 for members; \$10 for guests. **Reservations are required:** By July 8. **Send menu choice and check to:** CSR Chapter 21, P.O. Box 725, Cotati, CA 94931. **For more information:** 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, Aug., 23, 10:30 a.m. **Where:** Denny's Restaurant, 1140 Hillsdale Ave., San Jose. **Cost:** \$5. **Reservations are required:** By August 21, please contact Maria Aguilar at md12aguilar@yahoo.com or Bobbi Estrada at bobbiestrada898@yahoo.com **Note:** Chapter 23 has discontinued our newsletter. If you wish to continue with chapter updates, please send your email address to bobbiestrada898@yahoo.com. Our meeting notices will continue in the newspaper.

## 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*

**Note:** There will be no chapter meeting in July or August.

**Meeting:** Thursday, Sept. 21, 11 a.m. **Where:** TBA. **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, July 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**

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

**Meeting:** Thursday, Aug. 10, 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.

*Meets are on the third Thursday of even months at various locations*

**Meeting:** Thursday, Aug. 17, 11:30 a.m. **Where:** Relax! Grillin & Chillin Restaurant, 3650 San Juan Road, Hollister. **Program:** Michael Flaherman, CalPERS board candidate is our invited guest. **Cost:** Members order off the lunch menu free of cost. **RSVP:** 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, Aug. 2, 11:30 a.m. **Where:** New Canton Chinese Buffet, 1000 Howe Ave. (corner of Howe and Enterprise), Sacramento.

**Program:** Guest speaker, Anita Scuri, President of the Friends of Sacramento Library. John Bowden volunteered to take the Membership Chair for the chapter. **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, Aug., 17, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR.

**Program:** TBA. **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

## CALPERS 2017 MEMBER-AT-LARGE ELECTION SCHEDULE OF EVENTS

**March 27, 2017:** Notice of Election mailed directly to retired members' home addresses and electronically sent to employers for distribution to active members.

**Sept. 1, 2017:** Ballots mailed directly to eligible active and retired members (excluding survivors and beneficiaries). Eligible voters will have the opportunity to submit their vote either online, by telephone, or by a paper ballot.

**Sept. 7, 2017:** Candidate Forum: 11:30 a.m. to 1:00 p.m. in the CalPERS Auditorium.

**Sept. 8, 2017:** Eligible active and retired members not receiving a ballot by this date should contact the customer service line for a replacement ballot at 1-888-492-4763.

**Oct. 2, 2017:** Ballots are due. Certified election results will be posted on the CalPERS website

The newly elected Board Members term of office begins January 16, 2018, and ends January 15, 2022.



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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.