



# California State RETIREE



Vol. XXXI No. 8

A PUBLICATION OF THE CALIFORNIA STATE RETIREES

AUGUST 2017

## CSR endorses two candidates for CalPERS' Members-at-large seat

CSR announced it will be endorsing two candidates: Michael Flaherman and David Miller for Position A on the CalPERS Board.

"We are confident both candidates will continue to advocate for the rights of retirees," CSR President Tim Behrens stated.

The 2017-2018 Member-At-Large election is the first to use The California Public Employees' Retirement System's (CalPERS) new voting procedure. Eligible members will be able to cast their vote one of three ways: online, by telephone or by paper ballot. All three voting options are convenient, secure and easy to use. Retired members (excluding survivors and beneficiaries) whose effective date of retirement is on or before July 1, 2017, are eligible to vote in this election.

CalPERS invested a large amount of time and money in educating its members on the new voting procedures, including posting the information on their



website and having CalPERS staff give presentations. CSR leaders were present for two election presentations by CalPERS staff members Kim Malm and Dallas Stone at the Retirees Roundtable in May and the CSR Board of Directors meeting in June. The different voting options will be supported and managed by a third-party vendor who will tally and report all votes without any involvement from CalPERS. CalPERS hopes this new flexible and user-friendly voting method

will encourage eligible members to vote in any way that suits them best, whether it be via phone, mail or online.

"We are excited to offer our members a flexible and secure menu of voting methods that allow them to vote in a matter of seconds," Douglas Hoffner, CalPERS Deputy Executive Officer, Operations and Technology, said. "Technology is rapidly changing, and [it] provides us with the opportunity to meet our members' individual needs when casting their ballot online, by phone, or by mail."

According to Hoffner, CalPERS' goal is to increase voter participation, and they believe these changes will achieve it. There will also be a separate call center which will be open 24/7 during the elections. Another perk of this new voting process is the candidate statements will be available via all voting options. This allows eligible voters to carefully review all candidates before placing their vote. There will be detailed instructions on how to vote in members' ballot packages, and these will be mailed

to members Sept. 1.

The Member-at-large election is taking place to fill two representative seats for position A and Position B, which is a seat on the CalPERS Board of Administration. The current incumbents, Joseph (JJ) Jelincic (Position A) and Michael Bilbray (Position B), will expire on Jan. 15, 2018. JJ Jelincic chose not to pursue another term, and Michael Bilbray is on the ballot for Position B alongside three other candidates: Bruce H. Jennings, Margaret Brown and Wisam (Sam) Altowaiji. CSR is currently interviewing candidates to endorse for Position B. If a candidate does not receive a majority vote, a runoff election will occur between the two candidates who received the highest number of votes. In this case, a ballot package will be mailed on Nov. 10, 2017, and voting will end on Dec. 11, 2017.

Currently, the CalPERS Board consists of 13 members who are elected, appointed or hold office ex officio for four-year terms. The Board composition is mandated by law and cannot be changed unless approved by most of the registered voters in the state. Board Members may also serve on permanent or ad hoc committees. Their decisions affect all active and retired members. For complete candidate statements, please visit Page 5.

For questions or general information regarding the 2017 Member-at-large election, contact the CalPERS Board Election office at (800) 794-2297 or visit: [www.calpers.ca.gov/page/about/board/board-elections](http://www.calpers.ca.gov/page/about/board/board-elections)

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# RETIREES REACT:

## What was a “turning point” (an experience that changed your life) for you that set you on a different track in life?

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 and your response may be printed.



“I retired in 1992, from what was then called the California Department of Forestry and Fire Prevention (now CALFIRE), Region 6 Headquarters, Personnel, and have been a CSEA Chapter 6 member since.

“The turning point in my life came when I lost the ability to read because of age-related macular degeneration - an old retina.

“First I had to give up driving, then crossword puzzles and the jumble.

“As it progressed, despite a large, lighted magnifying glass and three small hand-held magnifying glasses, I can barely see headlines in the newspaper. My son reads to me what I want to know in the news, and I must sit, literally, two feet away from a television to watch blurry images move about.

“This has been quite a turning point for this otherwise healthy 93-yr old. I have AOL and Facebook accounts I try to see but miss so much.”

Bette F. Brown  
Chapter 6  
Riverside



“My life has changed by my mother’s death and by finding my brothers and sisters. In 1959, my mother passed away during a medical procedure at the hospital in California. I was the oldest of four younger siblings. I was left to live with my California maternal grandparents. My father, brother and two sisters left the area for work. We were farm labor workers.

“In 1969, married with two children living in California, I decided I needed to find my family. There had been no contact since my mother’s death. I found them living in California. My sister, just younger than I, was attending college to become a licensed vocational nurse. My brother had just graduated high school and was accepted to University of California, Los Angeles, majoring in medicine. My brother and sister did not know I grew up wanting to do something in my life to ease another the pain of losing a parent. When I reconnected with them, I realized I wanted to study medicine. I moved my family to the town they lived in. Some very difficult years followed, education (I was not a high school graduate), working, and rearing my children.

“I achieved becoming a nurse’s aide, licensed

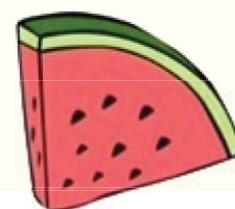
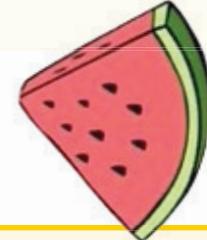
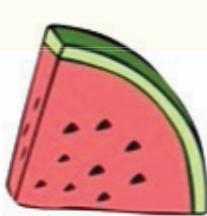
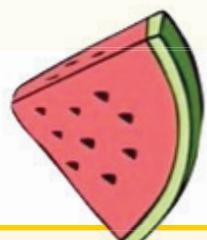
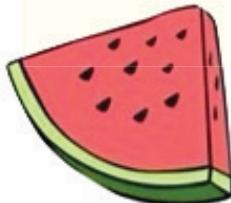
vocational nurse (LVN), and registered nurse (RN). I retired after 35 years, nursing in emergency medicine and teaching. When I was asked, ‘why emergency nursing?’ I do it to prevent someone the pain of losing a loved one.”

Grace E. Carter  
Chapter 10  
San Luis Obispo

## PLEASE ANSWER THIS QUESTION:

What is the one thing you want people to remember most about you?

Send us your comments by Aug. 16, and they may be printed in the September 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](mailto:csrinfo@CalRetirees.org) or mail your response and a photograph to CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.



## 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.

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# NEWS

## Accomplished CSR *Retiree* editor Trinda Lundholm retires after 25 years of service

Longtime staff member and editor of the *California State Retiree* Trinda Lundholm has retired after serving 25 years for the California State Employees Association (CSEA) and California State Retirees (CSR).

Lundholm began her career at CSEA in 1992 as a communications specialist. During that time, she obtained first place in the 1994 International Labor Communications Journalism contest for the California Pride magazine – in the general excellence category. In addition, Lundholm placed third in best editorial or column category.

Ten years later, she joined the retirees at CSR in the same role and was promoted to senior communications specialist in 2011. During that time, Lundholm spearheaded several iterations of the *California State Retiree*, including



our most recent expansion to 16 pages.

CSR President Tim Behrens saw her more as a friend than the CSR editor.

"She opened doors for me for interviews regarding CSR issues," Behrens said. "She was great at legislative hearings, taking pictures and [obtaining meetings] with different legislators."

According to Behrens, Lundholm excelled as CSR editor, keeping close contact with local newspapers and securing interviews regarding CSR issues.

CSR Board member Susan Sears reflected on Lundholm's service as well.

"[We] will miss her kindness," Sears said. "[We'll also miss] her wealth of institutional knowledge of our organization."

Lundholm's husband, Paul Lundholm, also retired this year, so we imagine there will be many vacations and family time spent with their son Elliott, who is currently in high school.

"We will miss her professionalism, her smile and her friendship," Behrens said. "I wish her great times in her retirement."

Join us as we send Trinda off into retirement. Cheers to you, Trinda!

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

[www.castateretirees.org/csrnewsletter](http://www.castateretirees.org/csrnewsletter)

## Get More Member Benefits

Want to know how to save **MORE**? Our subscriber e-newsletter sends the newest ticket additions, discounts and events in your area right into your inbox. It's different than other newsletters - it's the only place to get all the details. Sign up for the subscriber e-newsletter **TODAY!**

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## UPCOMING EVENTS 2017

### August 14 (Monday)

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

### August 15 and 16 (Tuesday and Wednesday)

CalPERS Board of Administration meeting, same location as above

### August 18 and 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

### September 4 (Monday)

Labor Day - HQ office Closed

### 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: Two-Year Bill.**

**AB 315 (Wood)** Requires that all pharmacy benefit managers (PBMs) be registered with 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 Appropriations Committee.**

**AB 401 (Aguiar-Curry)** Would require 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 Appropriations 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: Senate third reading file.**

**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 Appropriations Committee.**

**ACR 94 (Cooley)** Will recognize the month of 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: Senate Floor.**

**ACR 98 (Kalra)** Proclaims and acknowledges the month of June 2017 as Elder and Vulnerable Adult Abuse Awareness Month. **STATUS: Ordered to Senate Special Consent Calendar.**

**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: Signed by Governor and chaptered by the Secretary of State on June 29.**

**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 Appropriations 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 Appropriations 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: Two-year bill.**

**AB 1311 (Allen)** Would revise the composition of the CalPERS Board by adding 2 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, prohibit a government employer from enrolling a new government employee in a defined benefit pension plan, and prohibit a government employer from paying more than 1/2 of the total cost of retirement benefits for new government employees without approval by the voters of the jurisdiction. **STATUS: Awaiting Committee Assignment.**

**SB 32 (Moorlach)** Would create the Citizens' Pension Oversight Committee to serve in an advisory role to the Teachers' Retirement Board and the Board of Administration of PERS. The bill would require the committee to annually review the actual pension costs and obligations of PERS and



Ted Toppin

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 the California Public Employees' Retirement System 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)** Would permit a government employer to reduce retirement benefits that are based on work not yet performed by an employee regardless of the date that the employee was first hired. **STATUS: Awaiting hearing in Senate Public Employment & Retirement Committee.**

**SCA 10 (Moorlach)** Would prohibit a government employer from providing public employees any retirement benefit increase until that increase is approved by a 2/3 vote of the electorate of the applicable jurisdiction. **STATUS: Awaiting hearing in Senate Public Employment and Retirement Committee.**



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To update your information, call us at  
(916) 326.4292 or  
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# NEWS

## CSR endorsed candidate statements: Michael Flaherman, David Miller



### Michael Flaherman

Years of CalPERS Covered Service: 9.62

Employer: Bay Area Rapid Transit  
Job Classification: Senior Planner

I have the commitment and skills to safeguard your pension.

I have over a decade's experience managing billions of dollars at a large investment firm. As part of the firm's senior management, I formed partnerships with almost 20 state pension systems.

I was a member of the CalPERS Board from 1995-2003, its "glory days," when the fund became dramatically over-funded and CalPERS was widely respected.

In academic roles at Harvard and UC Berkeley, I have become a world-leading expert on financial corruption and have uncovered multiple scams by investment firms working for CalPERS. Some of these have resulted in law enforcement actions against the firms.

I am endorsed by the two state-wide CalPERS retiree organizations, the Retired Public Employees Association (RPEA) and the California State Retirees (CSR). They represent tens of thousands of members whose only agenda is a secure retirement.

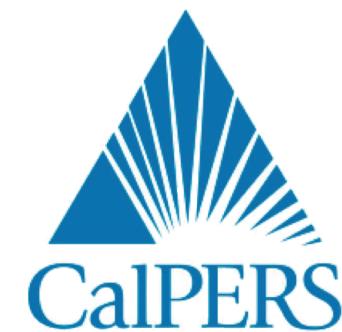
JJ Jelincic, the retiring incumbent, says, "Vote for Mike. His work at Harvard and UC

Berkeley exposed how investment firms rip off retirement funds, and he has done more than all the investment staff at CalPERS to protect public pensions."

CalPERS is at a crossroads. The retirement system is badly underfunded. In 2015, its ex-CEO went to jail for bribery. Politicians want to cut our pensions. Protecting your retirement requires someone with real integrity, experience, and commitment.

Learn more about my work fighting pension corruption at

[www.flaherman.com](http://www.flaherman.com) or contact me at [mike@tlaherman.com](mailto:mike@tlaherman.com)



**Website:** [www.calpers.ca.gov](http://www.calpers.ca.gov)

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**TTY:** (877) 249-7442

**Fax:** (800) 959-6545

**Hours:** Monday - Friday  
8 a.m. to 5 p.m.



### David Miller

Years of CalPERS Covered Service: 27.34

Employer: California Department of Toxic Substances Control  
Job Classification: Senior Environmental Scientist

international finance.

Most importantly, I have a proven track record of outstanding integrity, leadership, communication and perseverance. I'm actively fighting to defend CalPERS against the continuous barrage of politically motivated attacks. I've personally debated on television, authored numerous articles, and had letters published in major media outlets, countering the false claims of those who would deprive you of the promised benefits you've earned.

My commitment runs deep. I fought to protect CalPERS from Governor Wilson's raid on our pensions. I participated in joint efforts to improve health care and long-term care, control costs and

maintain the 100/90 formula for retirees, and ensure funding for retirees' COLAs.

I'm not controlled by any organization: I'm running on my own merit. I will always put CalPERS members first, and I will remain a strong independent voice, accountable to you, when elected.

No one is more prepared and committed to fight the attacks on your retirement system.

For more information: [www.davidmillerforcalpers2017.org](http://davidmillerforcalpers2017.org)

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

**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 Member's term of office begins Jan. 16, 2018, and ends Jan. 15, 2022**

# MEMBERS ON THE MOVE



Chapter 12 President and Vice Chair of the CSR Finance Committee Caryl Cole and committee member and Chapter 10 member Ophelia Rabanal share a few laughs before their presentation at the June Board of Directors meeting.



The membership committee waits to begin their meeting June 28 in Los Angeles. Pictured are Chapter 20 member Cindy Vohland, Chapter 5 member Anita Mccabe, Chapter 26 President Al Fillon, CSR Membership Chair and Chapter 23 President Bobbi Estrada, Chapter 6 member Merilee Colton, Chapter 11 President Christy Christensen-Fountain and Chapter 165 member Gail Fasciola.



Chapter 10 Vice President Ranell Bailey and Chapter 10 Secretary Pearl Cole discuss agenda items at the Board of Directors meeting June 29.



Finance Committee Chair Dick Mesa precedes over an informational meeting alongside Chapter 2 President Louis Espinoza, Chapter 11 member Richard Conness, Chapter 20 member Charlene Gonzalez and Chapter 31 President Raylene Laverentz.



District E Director Keith Umemoto, CSR lobbyist Ted Toppin, CSR Executive Director Rocco Paternoster, and Finance Chair Dick Mesa meet during the Board of Directors meeting.



Chapter 26 Vice President Henry Mendoza and CSR CFO Jerry Fountain catch up before the day's meeting. Both members attended the Board of Directors Meeting in Los Angeles.

# MEMBERS ON THE MOVE



CSR Vice President Jay Jimenez, Chapter 23 President Bobbie Estrada and newly-appointed CSR Membership Chair Merilee Colton stand as Chapter 2 Vice President Phyllis Johnson acknowledges their hard work at the June Board of Directors meeting. The membership committee expressed their appreciation for their service to CSR.



CSR president Tim Behrens (not pictured) presents Chapter 23 President Bobbie Estrada with 'thank you' glasses for her years of service as the CSR membership chair. Bobbie stepped down to pursue other interests but will remain involved with CSR as Chapter 23 president.



Chapter 9 member Donna Hernandez, Chapter 9 Vice President Luanna Allard and Chapter 9 President Raelene Allard sit together in the front row at the June Board of Directors meeting.



Chapter 5 member Anita McCabe, Chapter 23 Vice President Maria Aguilar and District F Director Connie Lira take part in a great discussion at the June Board week.



CSR Membership Chair Merilee Colton, Chapter 3 President Skip Charbonneau and Chapter 14 President Seyed Riazi read the paper and enjoy a cup of coffee at the June Board of Directors meeting.



CSR president Tim Behrens and Chapter 21 President Don Lehnhoff discuss the committee meeting agenda during a break at the June Board of Directors meeting.

# To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

Last month's *California State Retiree* newspaper reported on the CalPERS Health Plan Rates for 2018 and other health plan changes. I have some additional information which may be useful to members.

First, to highlight key points, in June the CalPERS Board approved the 2018 rates for all health plans available to active and retired employees. The combined average of all plans, including Medicare and Basic, is a 2.3 percent increase over

the 2017 rates. This is the lowest increase in about 20 years. Credit should be given to CalPERS CEO Marcie Frost, Dr. Kathy Donneson and their staff, who successfully negotiated significant reductions in the preliminary rates provided by the insurance carriers in May. Those preliminary figures represented steep increases. Fortunately, the insurers were flexible, and the final rate increases are more reasonable. However, there is wide variance among individual plans. For example, Kaiser Medicare rates increased 5.28 percent and Basic Plan rates by 8.22 percent. Medicare PPO rates (PersCare, Choice, Select) actually decreased 2.04 percent.

In the July *Retiree*, there was a table of all 2018 premiums for state retirees. (There are different tables and rates for CalPERS local contracting agencies). You will find your exact premium in this table based on whether your plan is Basic, Medicare or combination of the two. This table is also available

on the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) under health rates. In regards to the CalPERS contribution rates for 2018, for those fully vested for health benefits, CalPERS will contribute the following: single party at \$725, two party at \$1,377 and family of 3 or more at \$1,766. These rates reflect increases over the 2017 contributions of \$707, \$1,349, and \$1,727, respectively. They will cover all members' monthly rates who are on Medicare or have combination plans. It will not completely cover members who are only on Basic plans. For example, a two party Kaiser basic plan would cost \$57 per month.

Another way these rates and CalPERS contribution rates affect us is related to deductions from our Social Security checks for Medicare Part B. CalPERS reimburses us for Part B deductions based on the following formula: CalPERS contribution limit to your health plan minus the actual rate of the plan will be refunded to you. Current cost for

Medicare Part B for most of us is \$134 or \$187 for higher incomes. For a two-party Medicare plan with Kaiser, the difference between \$1,377 and \$632 will more than cover the \$134 reimbursement. Basic only members won't receive any reimbursement, since the premium exceeds the contribution limit.

Other changes worth mentioning are the additional 12 surgical procedures the Anthem basic plan members (PersCare, Select, Choice) will be required to have performed at Ambulatory Surgical Centers instead of Hospital Outpatient Departments. I believe this is a good policy from a cost-savings perspective. Please note your doctor can request an exception to this requirement for medical needs, and it will be granted. Also, it only applies to Basic plan members and not those of us on Medicare.

I also discovered there is a major addition to the UnitedHealthCare (UHC) provider network in San Diego and Sacramento for Basic

*continued on page 9*

## Why more older couples are shacking up

### Understanding the reasons behind a growing demographic trend

Having their kid move in — or shack up — with a partner, rather than getting married, was many parents' nightmare 30 or 40 years ago. You know the old (and frankly, pretty offensive by modern standards) saying: "Why buy the cow when you can get the milk for free?" But considering how social mores and parents' voices can haunt people, a recent finding from the Pew Research Center was particularly attention-grabbing: The number of unmarried adults living with a partner in the U.S. leapt 75 percent in the over 50 age group between 2007 and 2016.

So, times have changed. (Or we no longer hear Great-Grandma's disapproving voice in our heads.)

"It was a striking finding," Renee Stepler, a Pew research analyst, told The New York Times in its story about the rise in cohabiting couples over 50. "We often think of cohabiters as being young."

The Times notes that this fact may reflect the size of the boomer generation, but the shift may also be connected to the cultural explosion of the "gray divorce," a phenomenon noted in the landmark 2012 study, "The Gray Divorce Revolution" that found the divorce rate of people over 50 had doubled from 1990 to 2010. More single spouses over 50 are simply available for new relationships, in other words.

Later life cohabitation with an unmarried partner has benefits, The Times points out. For example, partners can find a broader social circle and sexual intimacy at a point in life that all too often brings isolation.

Unmarried partners also are not required to take on one another's debts, including children's college loans or mortgages. Another reason not to tie the knot: Social Security survivors benefits end when widows

and widowers remarry before age 60. (They keep the benefits if the remarriage occurs at 60 or later.)

One key, if sad, difference between cohabiters and spouses who live together? Caregiving — who cares for an ailing or dying partner. According to research on the topic, older adult cohabiters are less likely to provide care than spouses, and when they do participate in caregiving, they devote less time to it than married people.

American culture has changed its views of cohabitation over the past few decades and The Times notes that divorced older adults have also likely changed their views. They are able to see possibilities beyond a traditional marriage. "People who've divorced have a more expansive view of what relationships are like," said Deborah Carr, the Rutgers University sociologist

who served as chairwoman of the Population Association panel, in The Times story. "The whole idea of marriage as the ideal starts to fade, and personal happiness becomes more important."

The opposite trend — older adults being part of a committed relationship but living apart — has also taken effect in recent years.

Research professors, Benson and Marilyn Coleman, from the University of Missouri Human Development and Family Science program, interviewed adults who were at least 60 and in committed relationships but lived apart. They learned that the couples were motivated by desires to stay independent, maintain their own homes, sustain existing family boundaries and remain financially independent.

Perhaps the same spirit underlies the trend of being unmarried and living together.

*continued on page 11*

# Larry Woodson - to your health

*continued from page 8*

plan members in the Signature Value Alliance HMO plan. UC San Diego Medical Center, UC Davis Medical Center and all affiliated physicians and labs are being added in 2018. This is a significant improvement. Currently the UHC plan only includes Sutter Medical Center and affiliated providers in Sacramento. This limited network caused many members, who were cut off Blue Shield two years ago, to avoid UHC if they needed to keep their current doctors at UC Davis. Please note: it has been difficult to get accurate, up-to-date information regarding these changes. The UC Consumer Resource representatives have not been informed by their own contracting department of this addition. As we approach Open Enrollment Sept. 11 through Oct. 9, they should be fully informed. Be

sure to check both online and by phone to ensure the providers you want are in your network before making plan changes.

Lastly, we continue to get many OptumRx complaints. I have been working with OptumRx's account executive and CalPERS management to address some of these complaints. There have been some positive resolutions, but most complaints now seem related to CalPERS adopting a more restrictive formulary (list of approved drugs). They announced prior to the contract that approximately 10,000 members would be negatively impacted. Now that we are seeing those impacts manifest, they must be better addressed. I will be making recommendations to CSR President Tim Behrens and the Board of Directors on actions we should take.



**David Miller...  
the Clear Choice  
for Retirees!**

[www.davidmillerforcalpers2017.com](http://www.davidmillerforcalpers2017.com)

Dear State Retirees:

I'm proud to have earned CSR's endorsement. Thank you so much!  
My promise to you is that I will fight to:

- Protect our Defined Benefit Pensions from Attacks.
- Maintain the 100/90 Formula and Quality, Affordable Health Care.
- Provide Affordable Prescription Drugs and Long Term Care.
- Restore Integrity, Transparency, and Your Voice at CalPERS.

For over 25 years I've put the interests of CalPERS retirees and members first:

- Co-founder, Californians for Retirement Security.
- Front-line opponent of Wilson raids on CalPERS.
- Strong supporter of The Pension Protection Act (Prop. 162).
- Media spokesperson against anti-pension ballot measures.

Please join John Chiang, Betty Yee and the dozens of other groups representing CalPERS retirees and members that have endorsed my campaign. Your vote is important to me!

Warm Regards,

*David Miller*

David Miller

**Please Vote David Miller for Position A –  
to Protect Your Pension and Health Care**



## 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 \$72.00 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)

*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](http://www.CalRetirees.org/joinus)

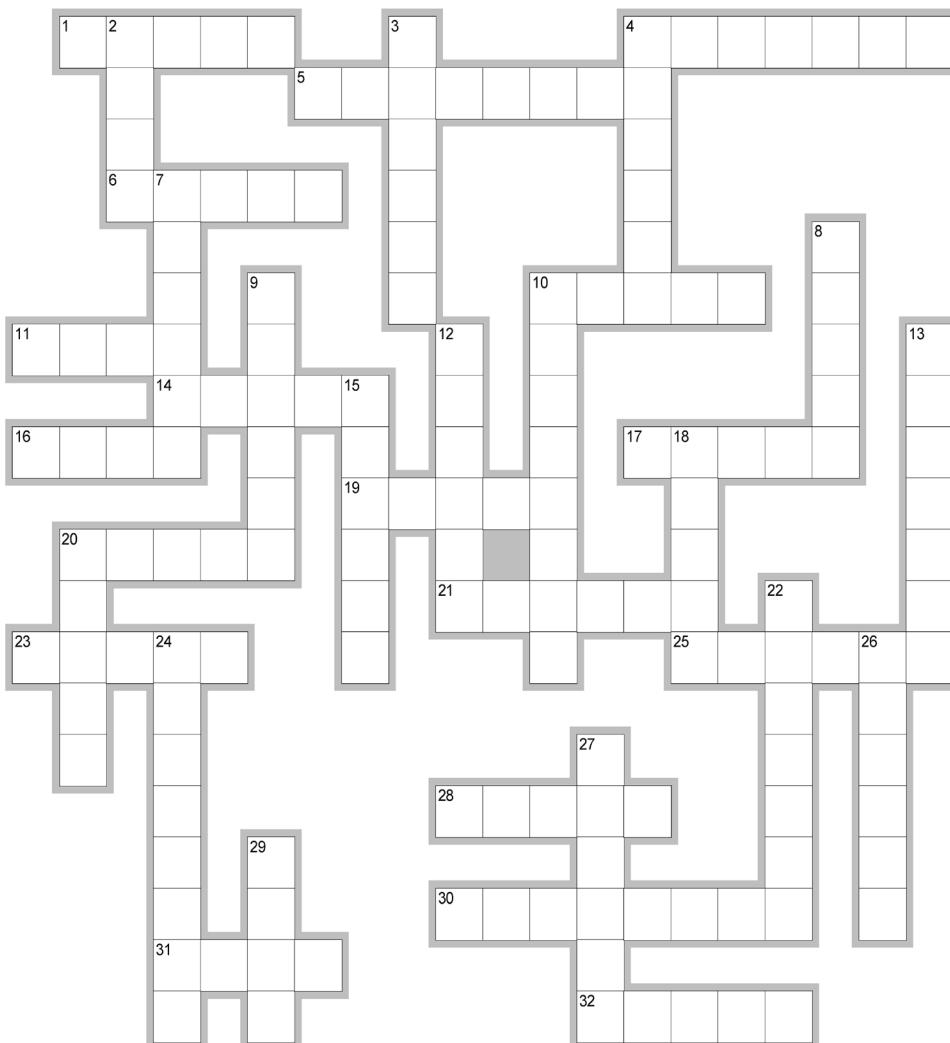
<b>Dues Table for Retired Members</b>	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50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

Office Use Only

# PUZZLES

## SUMMER SPECIAL:

Every answer is spelled using only the letters in “CROSSWORD PUZZLE”



### ACROSS

- Round wooden rod
- Expertise or cleverness
- Undetectable by smell
- Rub and scrub
- Precursor to rain
- To fuse pieces of metal at a high temperature
- A parasitic insect, or a contemptible person
- Snooze
- Courted
- Respiratory illness featuring a hoarse cough
- Unrefined
- Popular dog breed
- Throbbing
- Coercive circumstances
- Style and furnishing of a room
- Describes a rechargeable appliance
- Monetary unit in France, Italy, etc.
- To awaken or incite

### DOWN

- Musical composition
- Good place for meats and drinks on a picnic
- Counterfeit, bogus
- Sour milk will do this
- Gushed out
- A pair
- A filthy place or container
- Recover a loss
- What women used formerly to style their hair
- Part of a mortgage payment (for taxes, etc.) that is held back until bill is due
- Flowed or leaked out slowly
- Two-door car with a hard top
- Series of actions to achieve a certain result
- Ethical standards
- Grief
- Fine, ground particles
- Nil

**FIND US ONLINE OR VISIT [WWW.CALRETIRES.ORG](http://WWW.CALRETIRES.ORG)**



ANSWERS ON PAGE 13



## Blueberry Bliss Bars

### INGREDIENTS:

- 2 cups coconut cream (you can probably also use coconut butter)
- 2 cups fresh blueberries (frozen, thawed might work too)
- 1/4 cup maple syrup
- 1 teaspoon of vanilla extract



### DIRECTIONS

Combine all ingredients in a food processor until the mixture is smooth.

Line an 8x8 pan with parchment paper, leaving enough room for some paper to stick off the sides.

Dump the mixture into the pan and spread it out evenly. The mixture is very thick and you may need to wet a spatula to help spread it evenly.

Once the mixture is in the pan. Gently press down using the extra sides of parchment paper.

Stick the pan in the fridge to firm up. This should only take about 15-20 minutes.

Once the mixture is firm, lift the whole thing out by the edges of parchment paper.

Please store bars in the fridge.

# SAVVY SENIOR

## How to track down financial assistance for senior citizens

**Dear Savvy Senior:** Where can I go to locate financial assistance programs for seniors? I have been helping support my 70-year-old mother the past couple years and really can't afford to do it any longer.

--Feeling Overwhelmed

**Dear Overwhelmed:** There are actually a wide variety of financial assistance programs and government benefits that can help seniors in need. But what's available to your mom will depend on her income level and where she lives. To find out what types of assistance your mom may be eligible for, just go to **BenefitsCheckUp.org**, a free, confidential Web tool designed for adults 55 and older and their families. It will help you locate federal, state and private benefits programs that can assist with paying for food, medications, utilities, health care, housing and other needs. This site – created by the National Council on Aging – contains more than 2,000 programs across the country.

To identify benefits, you'll first need to fill out an online questionnaire that asks a series of questions like your mom's date of birth, her ZIP code, expenses, income, assets, veteran status, the medications she takes and a few other factors. It takes about 15 minutes.

Once completed, you'll get a report detailing all the programs and services she may qualify for,



along with detailed information on how to apply. Some programs can be applied for online, some have downloadable application forms that you can print and mail, fax or email in, and some require that you contact the program's administrative office directly (they provide the necessary contact information).

If you don't have internet access, you can also get help in-person at any of the 47 Benefit Enrollment Centers located throughout the U.S. Call **888-268-6706** or visit **NCOA.org/centerforbenefits/becs** to locate a center in your area. Some centers also offer assistance over the phone.

### Types of Benefits

Depending on your mom's income level and where she lives, here are some benefits that she may be eligible for:

**Food assistance:** Programs like the Supplemental Nutrition Assistance Program (SNAP) can

help pay for groceries. The average monthly SNAP benefit is currently around \$127 per person. Other programs that may be available include the Emergency Food Assistance Program, Commodity Supplemental Food Program, and the Senior Farmers' Market Nutrition Program.

**Healthcare:** Medicaid and Medicare Savings Programs can help or completely pay for out-of-pocket health care costs. And, there are special Medicaid waiver programs that provide in-home care and assistance.

**Prescription drugs:** There are hundreds of programs offered through pharmaceutical companies, government agencies and charitable organizations that help lower or eliminate prescription drug costs, including the federal Low Income Subsidy known as "Extra Help" that pays premiums,



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

deductibles and prescription copayments for Medicare Part D beneficiaries.

**Utility assistance:** There's the Low Income Home Energy Assistance Program (LIHEAP), as well as local utility companies and charitable organizations that provide assistance in lowering home heating and cooling costs.

**Supplemental Security Income (SSI):** Administered by the Social Security Administration, SSI provides monthly payments to very low-income seniors, age 65 and older, as well as to those who are blind and disabled. SSI pays up to \$733 per month for a single person and up to \$1,100 for couples.

In addition to these programs, there are numerous other benefits they can help you locate such as HUD housing, home weatherization assistance, tax relief, veteran's benefits, senior transportation, respite care, free legal assistance, job training and employment and debt counseling.



## Older couples are shacking up

*continued from page 8*

Many couples maintain some financial independence while owning or renting a home together, for example. They also continue to maintain existing family relationships (often with separate sets of grandchildren to visit), and

see less risk because there is no potential for divorce. Karen Kanter, who was interviewed for The Times story, had been divorced twice after long marriages before meeting her partner on **Match.com**.

"Getting divorced gives you so

much to untangle," she said. "Our life is good together, so why disturb it? I just don't see the importance of that piece of paper."

Article courtesy of: Shayla Stern via [www.nextavenue.org](http://www.nextavenue.org)



## Seniors miss out on clinical trials

More than 60 percent of cancer patients are older adults — and that will rise to 70 percent by 2040. Yet seniors continue to be underrepresented in clinical trials, making it difficult to assess how treatments are likely to help or harm them.

The newest evidence of the problem comes from a Food and Drug Administration analysis, which found that only 25 percent of patients participating in cancer clinical trials were 65 and older. The analysis, which has not yet been published, was presented at the American Society of Clinical Oncology's annual meeting in June.

Clinical trials investigate the safety and effectiveness of new drugs and therapies, as well as ways to prevent illness and detect conditions early. Their discoveries help guide medical practice.

Yet, older adults are often not included in research studies to any significant extent. This is especially true for cancer patients in their 70s and 80s, according to the FDA's data:

- While 19 percent of breast cancer patients are 75 or older, only 4 percent of breast cancer clinical trial participants are of this age.
- Although 33 percent of colon cancer patients are in the 75-and-up group, a mere 8 percent of patients studied by researchers fell in that age group.
- While 37 percent of lung cancer patients are 75 or older, only 9 percent of people of that age are represented in lung cancer clinical trials.

The sobering conclusion: "It's difficult to practice evidence-based medicine in an older population because the data isn't there," said Dr. Stuart Lichtman, professor of medicine at Weill Cornell Medical College in New York City and president of the International Society of Geriatric Oncology.

And it's not just cancer. Across medical conditions that disproportionately affect seniors, people 65 and older have a poor showing in clinical trials.

"There's often an assumption that drugs only need to be tested in younger people and results can be extrapolated," said Dr. Consuelo Wilkins, an associate professor of medicine at Vanderbilt University Medical Center who, with colleagues, is overseeing a major grant to help bring more seniors, blacks, Hispanics and other groups into clinical trials. "But we know that how older adults respond to medications and interventions and their risk for adverse events is different based on their physiology."

Difficulties enrolling older people in research studies extend to Alzheimer's disease. With National Institutes of Health research funding now at nearly \$1.4 billion a year, "we're going to be seeing more and more clinical trials, but it's already difficult to get enough people to participate," said Keith Fargo, director of scientific programs at the Alzheimer's Association.

Fewer than one-third of people diagnosed with Alzheimer's are eligible to join clinical trials, he said.

Researchers often find older adults unsuitable for trials for multiple reasons: Seniors may have multiple illnesses — diabetes and hypertension, as well as cancer or Alzheimer's disease — that could complicate the study's results, or they may be taking several medications already that could interact with therapies being examined.

Also, older adults may live alone, and not have someone who can accompany them to the study site for tests and procedures — a significant concern for Alzheimer's trials, which typically require a caregiver to provide input about the patient's condition and progress. Or, seniors can't get around easily. Or they're frail.

Responsibility falls to a large extent on physicians, said Dr. Richard Schilsky, chief medical officer for ASCO, noting "they don't ask older adults whether they want to participate or not. It's a combination of concern that older patients might be unable to comply

with a trial's requirements, which are usually quite rigorous, and concern that specified therapies might be too toxic."

Two years ago, ASCO issued new recommendations calling for older adults to be included in more clinical trials. But progress has been slow, acknowledged Dr. Hyman Muss, director of geriatric oncology at the Lineberger Comprehensive Cancer Center at the University of North Carolina-Chapel Hill.

"My view is that every patient I see, if they're eligible for a clinical trial I'll tell them about it," he said.

Don't assume your doctor will be equally forthcoming. "Absolutely, you should take the initiative and ask," Schilsky recommended. And don't assume you need to have run out of options before doing so. "Clinical trials aren't just for people who have no treatment options left — that's a common misconception," Schilsky said.

Debbie Earp, 67, joined a trial at the Lineberger this year, after getting a diagnosis of stage 2 breast cancer in early January. Her responsibilities over the four-month study: wearing a Fitbit, tracking how much exercise she was getting on a daily basis, and filling out a questionnaire about how she was feeling each time she got chemotherapy.

Earp said she agreed to participate because "I've always exercised and I felt, from a physical and psychological point of view, anything that was going to motivate me during treatment to exercise more would be a good idea." The goal of the trial was to examine how physical activity affects older breast cancer patients' response to chemotherapy.

Of course, clinical trials aren't for everyone. Some older adults are reluctant to consider them because they're skeptical of unproven therapies. Others may choose to focus on their quality of life instead of aggressive treatments.

There are good resources about clinical trials on the internet, if you know where to look. The National Institute on Aging has prepared



By: Judith Graham  
Kaiser Health News

materials for older adults, including a list of questions that seniors should ask before deciding whether to join a trial. The FDA has a patient-oriented site that delves into issues such as informed consent — making sure you're fully informed about the potential benefits and harms of a research study, among other essential information.

For those who want to look for trials on their own, the NIH sponsors **ClinicalTrials.gov**, a database of studies across the world, searchable by disease and geography. Trials Today is an effort to make the NIH site more consumer-friendly, created at Vanderbilt University. Research Match is another Vanderbilt effort where people who want to participate in studies can sign up and be matched with clinical trial sponsors. And TrialMatch is a one-stop-shop for clinical trials for people with Alzheimer's disease, their caregivers, and people interested in preventing dementia, currently listing nearly more than 250 scientific studies.

Make sure you run whatever prospects you find by your doctor. "Very few patients have the expertise to understand if a clinical trial is appropriate for them," Schilsky said. "You really need an expert opinion to help you understand what you find."

Kaiser Health News, a nonprofit health newsroom whose stories appear in news outlets nationwide, is an editorially independent part of the Kaiser Family Foundation.

To view the original article with preserved links, please visit:  
<http://khn.org/news/seniors-miss-out-on-clinical-trials/>

# 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

Laurel Badock  
Toni Brown-Lowe  
Luella Buchanan  
Antonia Chimenti  
Doralynn Folse  
Shari Gent  
Shelley Henigan  
Veronica Lamons  
Steven Ledford  
Beverly Mosier  
Inez Robinson

## Chapter 2

Regina Aldredge  
Angela Anson  
Francis Bourtoul  
Metsey Bryant  
Emily Burstein  
Teddy Caluza  
Karen Cunningham  
Patricia Erickson  
R Findlay  
Perry Flores  
Linda Flory  
Ma Garcia

Tonya Gatluda  
Pamela Geoffrey  
Christine Hansen  
Palmyre Hatfield  
Delores Heidelberg  
Pamela Hettich-Roberts  
Lorraine Jones  
Adrienne Korchmaros  
Terrance Lorick  
Manuela Mcclary  
Lorraine Mckinney  
Mike Mcpartlan  
Patricia Nelson  
Kurt Oviedo  
Marie Pacheco  
Shobhana Rishi  
Joan Roberson  
Debra Ruiz  
Stephen Rutledge  
Shirley Sawaya  
Karen Shevlin  
Roxann Starks  
Cynthia Thompson  
Dorus Varghese  
Renee Vincent-Finch  
Lily Woo

## Chapter 3

Jerel Harper  
Maria Hinojosa  
Alfonso Murillo  
Connie Ng  
James Williams

## Chapter 4

Rhonda Holland  
Aileen Kennedy  
Gilbert Smith  
Chrylene Taylorwilliams

Frances Twillie

## Chapter 5

Laverne Breed

## Chapter 6

Benito Basco  
Alma Cano  
Latanya Cooper  
Virginia Gibialante  
Harvey Harrod  
Kimberly Law  
William Mccowan  
Julie Muhammad  
Becky Pepping  
Donnaray Phillips  
Michelle Profant  
Elsa Rodriguez  
Tresa Snavely-Reagan  
Maria Tucker  
Adrienne Vasquez  
Bertha Villa  
Gayle Villavicencio  
Ronald Wortham

## Chapter 8

Daniel Cleaves  
Lesa Coleman

## Chapter 9

Dorcas Eusebio  
Jimmie Flanagan  
Frances Gomez  
Angelica Gonzalez  
Aurora Jenkins  
Nancy Macatangay  
Miyo Minato  
Denise Nishimoto  
Daniel Rivera  
Drolly Usita

## Chapter 10

Jake Aguilar  
Deborah Donaldson  
Darla Henderson  
Joyce Humphreys  
Tien Lin  
Diane Walling

## Chapter 11

Kelly Venegas

## Chapter 12

Diana Chance

## Chapter 13

Sandra Anderson  
Joanne Hall  
Bryan O'connor  
Kimbra Palfini

## Chapter 14

Daniel Carter  
Margaret De Santis

Katherine Hancock  
Richard Kanavel

## Chapter 15

Wendy Burrell  
Matthew Diridoni  
Edward Durand  
Tishel Garten  
Gary Gault  
Shakya Jones  
Robert Laliberte  
Connie Latham  
Joseph Long  
George Macdougall  
Jennifer Merrill  
Joni Robinson  
Maria Venegas  
Arnold Viken  
Pamela Wasley

## Chapter 16

Diana Tavares

## Chapter 17

Patricia Anderson  
Lynnell Bowen  
Jeanie Hanson  
Angelina Marquez  
Jacqueline Tan  
Christie Wilcox

## Chapter 19

Karen Gniadek

## Chapter 20

Suzanne Boccone  
Kwame Bowman  
Nestor Campos  
Therese Rastatter  
Diane Soto  
Robert Weil  
Karen Winborne-Noyer

## Chapter 21

Jephene Caoile  
Effie Harris  
Evelyn Hidalgo  
Michael Loken  
Beverly Lozano  
Margie McGuffey  
Terri McKay  
Valerie Morris  
Dolores Otto-Moreno  
Evelyn Reyes  
Charlton Whitten

## Chapter 23

Margaret Gonzales  
Maria Loretto  
Elaine Nacht  
Blanca Perez  
Helen Pettigrew  
Margaret Soto

## Chapter 26

Irene Heaslip-Thomas  
Mariana Reyes  
Janelle Roland

## Chapter 31

James Clifton

## Chapter 34

Jessica Diaz-Palacios  
Lyn Miller  
Maria Posadas  
Derrick Turner

## Chapter 35

Maxine Clay  
Pamela Denham  
Sandra Goularte  
Ruddy Kitongan

William Russell  
Rebecca Vickers

## Chapter 36

Bruce Bouldin  
Kevin Dreher  
Eileen Lafrance  
Eric Quigley  
Sara Rickard  
Kathleen Rocha  
Laureen Simpson

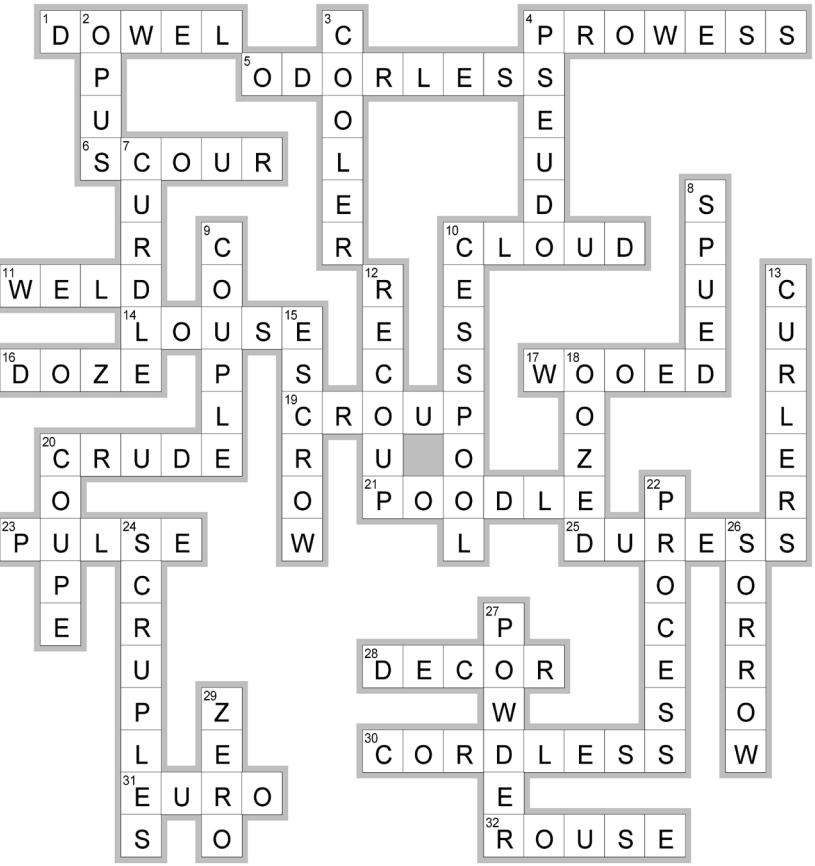
## Chapter 165

R Bordenkircher  
Lydia Good  
Vicki Greene  
Paul Hartbower  
Connie Hooper  
Janice Mcelroy  
Earl Myers  
Adrienne Nolan

Aboubakary Ouattara  
Michael Shinn  
Henry Stilwell  
Catherine Vega  
Joseph Waltz

**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.**

## Answers



EclipseCrossword.com

# 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:** Guest speakers Leroy Smith from the Lions Club of San Leandro and Christina Fountain, OptumRx Senior Business Analyst Client Management. CalPERS Position A candidate Michael Flaherman will speak. **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 at: C. Bowen, P.O. Box 5047 Richmond, CA 94805-5047. Reservations are accepted by mail only. **Note:** Meals will not be available for members or guests without prepaid reservations. For additional information, email 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*

Please note: no September meeting

**Meeting:** Monday, Aug. 7, 11 a.m. to noon; official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** Bingo **Menu:** Ham and provolone on sourdough, fresh fruit salad, and oatmeal cookie. The vegetarian meal will be grilled eggplant with roasted pepper and zucchini on ciabatta bread. GLUTEN FREE, VEGAN OR OTHER SPECIAL ORDERS BY REQUEST WITH RESERVATIONS ONLY. **Cost:** Members eat free with reservation and meeting appearance. \$3 for guests with reservation and meeting appearance, payable by sponsor at sign-in table upon arrival.

**Reservations are required:** RSVP to Nadie Savage at texassgirls0124@gmail.com or (916) 968-5984. **Note:** No reservation means no lunch! Reservations with a "no-show" will require full payment by member for meals member reserved. For additional information, please contact Phyllis Johnson at johnsonphyllis010@yahoo.com or (209) 471-2192. Voicemail

## CHAPTER 3

### WEST BAY AREA

**President:** Skip Charbonneau, (415) 648-4946; **Vice President:** Al Darby, (925) 788-6068; **Secretary/Treasurer:** Cora Fernandez, (650) 952-4885 **Chapter Membership Chair:** Erlinda Villa (415) 407-7905. *Meets on the second Friday of March, June, September and December*

**Meeting:** Friday, Sept. 8, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. **Program:** CalPERS Member-at-large candidate Michael Flaherman will speak. **Menu:** TBA. **Cost:** \$10 for members and \$12 for guests. **Reservations are required:** Contact Erlinda Villa at (415) 407-7905 or aida.b.villa@gmail.com

## CHAPTER 4

### GREATER LOS ANGELES

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

**Please note: No August meeting**

**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:** Bill Powers, (209) 482-7647

*Meets after each CSR Board meeting, unless otherwise announced*

Modesto Subchapter

**Meeting:** TBA.

Sonora 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 are \$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 and Del Norte Subchapter

**Meeting:** Annual BBQ & Picnic, Friday, Sept. 15, 12:30 p.m. **Where:** Rohner Park, 5 Park St. Fortuna. Directions (from Southbound Highway 101): Take Fortuna exit, continue on Main Street. Turn left at park entrance, past Crivello's Used Cars. Directions (from Northbound Highway 101): Take Kenmar Road exit, bear right to stoplight; turn left on Fortuna Blvd. Continue North to park entrance; turn right; go past Sequoia Gas Service Station. **Cost:** Members plus one eat free, everyone else is \$10. **Program:** John Martello, CalPERS UnitedHealthcare services account manager will speak about Open Enrollment and Medicare. Robert Christensen from Senator McGuire's office will speak. **Reservations are required:** By Monday, Sept. 11, please contact one of the officers listed 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, Aug. 9, 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:** Ranell Bailey, (805) 610-4400; **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, Oct. 26. **Where:** TBA. **For more information:** Call any chapter officer listed above.

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067 or

chrschr90@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, Sept. 6, 11:30 a.m. **Where:** Pardini's, 2257 W. Shaw Ave., Fresno. **Program:** Guest speaker will be UnitedHealthcare representative, John Martello. A Caption Call representative will be present to answer questions about their services and assistance for the hearing impaired. We will be collecting any size of slightly worn or new coats to be donated this December. Don't miss out on the door prizes and raffle gifts. **Cost:** \$10 for members and a guest; \$12 for non-members. **Reservations are required:** Call (559) 920-7277 by Sept. 3.

## CHAPTER 12

### EASTERN MOUNTAIN AND HIGH DESERT AREAS

**President:** Caryl Cole, (760) 247-8962 or carycole@verizon.net; **Vice President:** Stephanie Pryzbenski-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

*Usually meets on the third Wednesday of even months unless otherwise announced*

**Please note: no August meeting**

**Meeting:** Wednesday, Oct. 18, 11:30 a.m. Where: Los Domingos Mexican Restaurant, 17790 Wika Rd., Apple Valley (located in the Alpha Beta shopping center at the NE corner of Hwy 18 and Apple Valley Road) **Program:** TBA. For more information: Please contact Caryl Cole by phone at (760) 247-8962 or email at carycole@verizon.net

## 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, August 21, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Program:** TBA. **Menu:** Your choice. **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:** Wednesday, Aug. 16, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Guest speaker, Grand Master Farshad Azad will share health and safety tips and demonstrate some simple self-defense techniques for security and personal protection. This will be an opportunity to learn how you can be more aware, prepared and ready for any hostile situation. **Cost:** Members are free; non-members are \$15. **Reservations are required:** Please RSVP to S.E. Riazi at (530) 519-2174 or email seriazi@gmail.com by Saturday, Aug. 12.

### Lassen/Plumas Subchapter

*Meets on the first Tuesday in April, June, August, October and on other dates as announced*

**Meeting:** Tuesday, Aug. 1, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; non-members pay \$15. **Reservations are required:** 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 carolvn60@frontiernet.net

## CHAPTER 15

### SIERRA FOOTHILLS

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

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

*Meets on the first Tuesday of even months*

**Meeting:** Tuesday, Aug. 1, 1 to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** We will have two guest speakers: Larry Woodson, CSR Health Benefits Committee Chair, and Assemblyman Kevin Kiley at 2:00 p.m. **Cost:** Lunch is 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**

# CHAPTER MEETING NOTICES

**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*

**Meeting:** Friday, Nov. 17, 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 Dr., 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 topic: Open Enrollment - changes to health plans and OptumRx. **Cost:** Free to all Chapter 17 members.

## CHAPTER 19

### NORTH COAST AREA

**President:** Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Dorothea M. Parsons, (707) 462-1209; **Secretary:** Marilyn Saegert, (707) 513-8943.

*Meets on the second Tuesday of February, April, August and October.*

*The chapter and subchapter hold combined meetings in June and December*

**Meeting:** Tuesday, 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, mokumura@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:** TBA.

## 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.

**Program:** Guest speaker, Michael Flaherman, candidate for CalPERS open seat. **Cost:** \$5. **Reservations are required:** By Aug. 21, please contact Maria Aguilar at md12aguilar@yahoo.com or Bobbi Estrada at bobbiestrada898@yahoo.com

*Note: Chapter 23 has discontinued our chapter newsletter. If you wish to continue with chapter updates, please send your email address to bobbiestrada898@yahoo.com. Our meeting notices will continue to be posted in the Retiree 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*

**Please note:** There is no August meeting.

**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 quarterly*

**Meeting:** Wednesday, Sept. 27, 11:30 a.m. **Where:** Elks Club Oxnard,

801 South A St., Oxnard. **Program:** Guest speaker, Tim Behrens, CSR President. **Menu:** Chicken fried steak or salmon. **Cost:** \$10. **For more information:** Please contact Raylene Laverentz at (805) 551-2278 or (805) 986-1854.

## 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, Aug. 9, 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, Aug., 10, 11 a.m. **Where:** Santa Fe Depot/

Senior Center, 280 N. Fourth St., Porterville.

**Meeting:** Thursday, Aug., 24, 11 a.m. **Where:** Mountain Mike's Pizza, 820 W. Lacey, Hanford.

**Program:** Guest speaker, Brent Landes from Caption Call. **For more information:** Please contact Lou Flores at (559) 362-0689.

## 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 Whitenec.

*Meetings are 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 will speak. **Cost:** Members order off the lunch menu for free. **RSVP:**

Please contact Susanne.

## 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:** 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 officer listed above.

**Washington State Contact Person:**

Dan Reibson, (360) 887-3123.

**Medford, Oregon Subchapter**

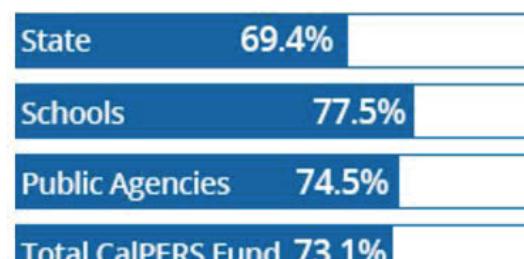
*Meets on the third Thursday of even months*

**Meeting:** Thursday, Aug. 17, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Program:** Guest speaker from "Dogs For The Deaf". **Reservations are required:** Contact Geanie Hixon at (541) 646-0925.

Questions about  
Chapter Meeting  
Notices?  
Email us at  
[csrinfo@CalRetirees.org](mailto:csrinfo@CalRetirees.org)

Reflects percentage of assets available to pay benefits. Total CalPERS Fund for 2016 is estimated at 69.0%.

As of 6/30/2015\*



\*Reflects new actuarial assumptions





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