

# CALIFORNIA STATE RETIREES



Vol. XXXI No. 9

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2017

## CalPERS 2018 Open Enrollment starts Sept. 11 and ends Oct. 6

Open Enrollment for CalPERS' Health Benefits program runs Sept. 11 through Oct. 6 this year. During this period, eligible members may enroll themselves and their eligible family members in CalPERS health plans or make changes to their existing plans for the 2018 health coverage year. Health plan statements and Open Enrollment resources will be available online through my|CalPERS beginning Aug. 28 and will be mailed on the same date to members who chose to continue that option.

"This health plan open enrollment period will be the first time our members will be receiving their health plan information online via my|CalPERS," CSR Executive Vice President Stephanie Hueg said. "While we remain optimistic all will go as planned, we must stay on top of any issues that arise."

By visiting my|CalPERS



CSR Health Benefits committee chair Larry Woodson gives public comment at the August CalPERS Health Benefits committee meeting in Sacramento.

at [my.calpers.ca.gov](http://my.calpers.ca.gov) eligible members have the opportunity to explore, learn and decide on their health plan options. They'll find all the Open Enrollment information they need, including their individual annual health plan statements, the 2018 Health Benefit Summary, the Health Program Guide, and the Medicare Enrollment Guide.

CalPERS is making it easier

for members to make decisions about their 2018 health coverage through a newly revised health plan comparison tool available on my|CalPERS called "Find a Medical Plan". This new tool will allow members to set up scenarios showing side-by-side, benefit-to-benefit comparisons of multiple CalPERS health plans. Members will then be able to save up to 10 of the scenarios for future reference.

In June, the CalPERS Board of Administration approved a premium package with an overall average rate increase of 2.33 percent. It should be noted that CalPERS members and their families should expect to see health premium rates increase for 2018. For more information, please see the August *Retiree*.

### Expanded Health Plan Choices

According to CalPERS, they will be expanding health plan choices for their members which will include the following choices.

CalPERS is adding Western Health Advantage (WHA) to its list of Basic (non-Medicare) HMO plans in 2018. WHA will serve members in Placer, El Dorado, Sacramento, Yolo, Colusa, Solano, Napa, Sonoma, and Marin counties.

Kaiser Permanente will expand its CalPERS coverage to 13 counties in Washington state.

Health Net SmartCare will expand to the Placer County cities of Lincoln, Loomis, Roseville, Rocklin, and Granite Bay.

Anthem Blue Cross Select HMO is adding Monterey County to replace the Anthem Exclusive Provider Organization plan (subject to regulatory approval).

### Notable Health Plan Changes

Another notable change for CalPERS members will be the addition of new health plan options.

CalPERS Medicare subscribers will have a new health plan option available to them through Anthem Blue Cross beginning January 2018. Anthem will offer a Medicare Advantage plan, coupled with its Basic HMO Traditional plan. This change gives an additional Medicare plan option for families who need both Medicare and non-Medicare coverage. Retired contracting agency members will also have an option to purchase dental and vision benefits from Anthem.

The availability of the well-regarded SilverSneakers community fitness program is another benefit subscribers with Medicare PPO plans can look forward to next year.

*continued on page 11*

••DATED MATERIAL - PLEASE DO NOT DELAY••



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



# RETIREES What is the one thing you want people to REACT: remember most about you?

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.



“My parents would often say to me in English and Spanish, ‘Work hard, give back to your community, and never forget where you came from’. My dad, a third generation Tejano (Texan), and my mom, a naturalized U.S. citizen (born in Matamoros, Tamaulipas, Mexico), always encouraged me to be the best that I could be.

“At an early age, I acquired their work ethic. From washing dishes in a restaurant to being a district administrator for the California Department of Fair Employment & Housing, I kept my parents’ words alive in my mind: ‘do your best always, my son (mi Hijo)’.

“I never experienced a day of unemployment. These words of inspiration led to a lifelong commitment to public service and a fulfilling 39-year career with the state of California.

“For many years, I have tried to ‘give back to my community’ by volunteering for community activities, organizations, and political campaigns.

“It seems there is always something that can be done to help someone or a group in your community; you identify what is needed, and then you do it.

“I grew up in the Logan Heights (Barrio Logan) area of San Diego, a low-income community. My parents always stressed the importance of an education and preparing to compete in society. I did well in school, participated in student organizations, and held leadership positions. I was the only one in my family who attended college. I



“I would like to be remembered for trying to help people whenever I could and cherishing the time we spent together, both personally and professionally.”

**Glynis Buschmann**  
Chapter 15  
Yuba City

“What I’d like people to remember about me is that I’m kind, friendly, very easy to get along with, and every where I go, now that I’m retired, you can find me with my two dogs, Bella and Kisses.”

**Wendy Springstead**  
Chapter 21  
San Rafael

**continued...**  
graduated with academic distinction and was fortunate to have received several scholarships to attend San Diego State University; I majored in public administration. Although my parents were very proud of me, they always reminded me to ‘stay true to myself, and not be ashamed of my upbringing’. I have done my best to remember their advice at all times.

“As for what I believe people should remember most about me? Gaspar lived a full life!”

**Gaspar Luna Oliveira**  
Chapter 17  
San Diego



“The one thing I hope people remember about me is that I helped others to gain the skills needed to become successful in life.

“I taught at the California Department of Corrections for years at Ironwood and CRC. Training inmates in the electrical construction trades. They would acquire the necessary credentials from my class to gain employment in construction. These are good paying jobs that would support their families once they were released.

“While heading the electrical department at Chino Men’s Prison I trained the inmate crew in installing and repairing electrical systems at the prison. I encouraged them to enroll in the electrical training facility run by the International Brotherhood of Electrical Workers where I am currently an instructor.

“I hope that I am remembered as the instructor who gave encouragement and skills to many who now are making a good living and have life long skills.”

**Laura Vergeront**  
Chapter 6  
Riverside



“I want to be remembered as the one who cared about her friends and her family values more than life itself. I want to be remembered as the flower lady who was loyal and giving to the end, helped anyone who needed it, and was always there when someone needed a shoulder to cry on - or a home-cooked meal (most know I enjoy cooking). I want to be remembered as happy, and always wearing hats and flowers so that when I am around people, some will smile and say, ‘you’ve made my day’.

“I remind myself, ‘Don’t worry, be happy and enjoy life today because yesterday is gone and tomorrow is never promised.’”

**Ophelia Rabanal**  
Chapter 10  
Morro Bay



**Please answer this question:**

**What do you do to stay active mentally and physically?**

Send us your comments by Sept. 15 and they may be printed in the October 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.

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# NEWS

## CSR endorses Margaret Brown for Position B on the CalPERS Board

### Margaret Brown

Years of CalPERS Covered Service: 25.98  
Employer: Garden Grove Unified School District  
Job Classification: Director Business Services



• *I am the watchdog you need safeguarding your pension.*

The incumbent, Mike Bilbrey, occupies a seat but says almost nothing.

At most Investment Committee meetings, his only words are effectively "present," "yes," or "no."

• *He can't represent you if he doesn't speak up!*

Mike is a low-key guy who got on the board because he's a union official. But he's not a fighter for you. Mike's on record as saying that board members shouldn't ask questions at board meetings! Yes, he really said that - go to my website to see the video. By contrast, I am a seasoned financial manager. I have led over 350 complex school building projects. I have worked on large-scale bond measures including investing proceeds.

• *I will provide the critical oversight our pension system desperately needs.*

I have prudently managed \$23 billion of taxpayer dollars including preparation of financial reports for examination by Boards, State auditors, and oversight committees.

• *I am committed to honesty and integrity.*

When I encountered irregularities at one of my previous jobs, I attempted to resolve the issue internally. When that failed, I turned in the perpetrators and they were fired.

• *I am independent. My only agenda is protecting our hard-earned retirement benefits.*

I have traded no favors with lobbyists or politicians. Favors in Sacramento are not free!

• *I am accessible, the incumbent is not.*

People email the incumbent with CalPERS concerns, and he doesn't respond! I am not allowed to say anything untrue on this statement, so you can be sure this is true.

• *I commit to responding to your emails and calls.*

CalPERS is in crisis. Our pensions are at risk. This isn't the moment to elect someone who isn't up to the job.

• *I will fight for you.*

Official candidate statement. CSR is not responsible for the content of the candidate's statement.

## UPCOMING EVENTS 2017

**Sept. 1 (Friday)**  
CalPERS ballots mailed out

**Sept. 4 (Monday)**  
Labor Day - HQ office closed

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

**Sept. 18-20 (Monday, Tuesday, Wednesday)**  
CalPERS Board of Administration and committee meetings Lincoln Plaza North, 400 P St., Sacramento

**Oct. 2 (Monday)**  
CalPERS ballots are due

**Sept. 11-Oct. 6**  
CalPERS 2018 Open Enrollment

**Oct. 24-25 (Tuesday & Wednesday)**  
CSR committee meetings. Hilton, Sacramento Arden West 2200 Harvard St. Sacramento, CA 95815

**Oct. 26 (Thursday)**  
CSR Board of Directors meeting. Hilton, Sacramento Arden West 2200 Harvard St. Sacramento, CA 95815

## Legislature heads down the homestretch with unfinished business, including drug pricing

The Legislature returned from its month-long summer recess on Aug. 21 and so begins the process of approving or rejecting hundreds of bills – 1,389 to be exact – still alive in the first year of the 2017-18 session. They have until Sept. 15 to act on legislation before they go home for the year. From there, Governor Brown has the unenviable task of reviewing and signing (or not) all the bills that make it to his desk by Oct. 15. Obviously, there is much legislative work to be done, but a great deal of time and effort are being spent on the political intrigue generated by two earlier legislative votes.

**Newman recall:** In April, Democratic Sen. Josh Newman (D-San Dimas), citing a great need to repair the state's deteriorating highways and bridges, voted to approve the multi-billion dollar transportation funding package. Republicans used that single vote to launch a recall campaign aimed at taking back his Orange County-based seat they held for decades and lost narrowly (by 2,498 votes) last November. Newman's seat also happens to be one that provides Senate Democrats with a two-thirds super majority. Recall supporters have submitted the requisite number of signatures to generate what would be an ultra-low turnout election in October or November of this year. Senate Democrats introduced legislation again this week that would serve to delay the recall until next June when it could be combined with the primary election, and presumably provide a body of voters more favorable to retaining the senator duly elected only last year. This ugly political fight will no doubt adversely affect relations between the two parties in the last weeks of session and in the months ahead.

**Mayes leadership:** Assembly Republican Leader Chad Mayes (R-Yucca Valley) has also come under intense fire in recent weeks – in his case, it is from members of

his own party. Just before they left for summer recess, the Legislature reauthorized the state's cap-and-trade program (a market-based approach to reducing greenhouse gas emissions) with bi-partisan, two-thirds majorities. Mayes and seven of his Assembly Republican colleagues voted with Democrats in support – but only after negotiating with Governor Brown and Democratic leaders to get significant concessions important to Republican constituencies, including an elimination of the fire prevention fee paid by 800,000 rural landowners. But concessions were not enough for the more conservative Republican Party. For the sin of negotiating with Democrats and approving a bill that is central to Brown's environmental legacy, the California Republican Party passed a resolution calling for him to step down. Mayes' assistant leader Melissa Melendez (R-Lake Elsinore) resigned her post and has launched a campaign to replace him. She is just one of many ambitious Republicans who would also like to move into the leader's office. This internal skirmish will also color legislative activities in the final weeks.

**Drug pricing transparency:** One of the larger issues still up in the air is what, if anything, will be done about high prescription drug prices. CSR strongly supports two bills to address this problem: To slow cost increases, SB 17 (Hernandez) requires drug manufacturers to provide notice when they raise prices and justify the price of new, highly expensive drugs. SB 17 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. SB 17 has made it all the way to the Assembly Appropriations committee. A nearly identical bill died in the same committee last year, thanks to opposition from drug companies. CSR and many others

are working for a better result.

CSR also supports AB 315 (Wood), which requires pharmacy benefit managers (PBMs) to be licensed and disclose information regarding the cost of pharmaceuticals. PBMs are the third-party administrators of drug programs for health plans, and one of the few players in health care delivery that is still largely unregulated. By regulating PBMs, AB 315 hopes to end some of the mystery surrounding prescription drug prices and slow rising costs. AB 315 sits in the Senate Appropriations committee awaiting action in the last week of session. AB 315 also faces strenuous opposition from the drug lobby.

Let's hope these CSR-supported bills pass, get signed and bring common-sense controls to drug pricing – and don't get waylaid by big PHARMA or lost amid the political intrigue.



Ted Toppin



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

Phone: 888 CalPERS or  
888.225.7377

TTY: 877.249.7442

Fax: 800.959.6545

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

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

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

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

**Sept. 8:** Eligible active and retired members not receiving a ballot by this date should contact the customer service line for a replacement ballot at 888.492.4763.

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

CalPERS Retirees,

## Discover the benefits and features of a UnitedHealthcare® Medicare Advantage plan.



SilverSneakers®



HouseCalls



Virtual doctor visits



Real Appeal

## Get a simpler health care experience with a UnitedHealthcare plan.

We're excited that our UnitedHealthcare® Group Medicare Advantage (PPO) plan is one of your health care plan choices for 2018.

**As you compare your options for 2018, we hope you'll consider UnitedHealthcare.**

If you are interested in making a change to UnitedHealthcare, please contact CalPERS during your Open Enrollment Period (September 11 through October 6, 2017).

**If you have questions about our UnitedHealthcare plan, please call us toll-free at:**



**1-888-867-5581, TTY 711**

7 a.m. – 8 p.m. local time, 7 days a week



This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

# MEMBERS ON THE MOVE



CSR President Tim Behrens arrives at the Chapter 34 meeting to discuss CSR-endorsed candidates running for the CalPERS board.



Chapter 34 members and board members pose for a photo at the most recent Chapter 34 meeting. Pictured are District G Director Gaspar Luna Oliveira, Chapter 34 member Michael Reeder, CSR Vice President Jay Jimenez, and Chapter 34 President Jenny Hayden.



Chapter 15 President Joann Stewart swears in new Vice President Marla Gadbois.



Chapter 10 hosts their annual barbecue. Pictured are Chapter 10 member and barbecue chef Ophelia Rabanal, Chapter 10 Treasurer Marc Laxer, Chapter 10 Secretary Pearl Cole, SEIU Local 1000 member and sous chef Justin St. John, Chapter 31 President V. Raylene Laverentz, Chapter 36 Vice President Marilyn Hamilton, Chapter 10 Vice President Ranell Bailey, District B Director Howard Wood, Chapter 36 President Susanne Paradis, CSR President Tim Behrens, CSR CFO Jerry Fountain, and Chapter 11 President Christy Christensen-Fountain.



Chapter 21 President Don Lenhoff hosts the chapter's July meeting in Napa with a visit from CHP Officer Marc Renspurge.

Chapter 10 members John Easley IV and Ophelia Rabanal visit with Assemblyman Jordan Cunningham at a volunteer event for the Food Bank Coalition of San Luis Obispo county.



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



**Let's Put Members First!**



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

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



## California State Retirees iPAC 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

**Party Registration (optional)**  Democrat  Republican  None  Other \_\_\_\_\_

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature \_\_\_\_\_

Date (MM-DD-YY)

### CSR Issues PAC

**Payroll Deduction Authorization**

I authorize  \$2  \$5  \$10  Other \_\_\_\_\_ to be withheld from my monthly pension for California State Retirees' Issues PAC (NO maximum/month)

**Contribute to the CSR Issues PAC**

I would like to make a contribution to California State Retirees' Issues PAC

Enclosed is my check for:

\$10  \$25  \$50  \$100  Other \_\_\_\_\_ (NO maximum/year)

MAIL COMPLETED FORMS TO: California State Retirees • 1108 O Street, Suite 300 • Sacramento, CA • 95814

3983c

# To your health



**By Larry Woodson, CSR Health Benefits Committee chair**

CSR Health Benefits Committee has received a number of complaints from members covered by the OptumRx drug contact who obtained diabetes testing supplies with no copay for years under their former CVS plan and were now being charged \$100 by their pharmacies under OptumRx. One member who I spoke with provided crucial information to correct this problem.

If you are on Medicare, you should be obtaining diabetes testing

supplies under Medicare Part B (outpatient and medical supplies), not Part D (prescription drugs). Many members, when switched to OptumRx from CVS, were somehow also switched to being charged under Part D. Pharmacies should have been catching this and informing members before they were erroneously charged. I raised this issue at the last CalPERS Stakeholder Briefing which was attended by representatives from OptumRx as well as the top CalPERS managers in charge of health benefits. Neither group was aware of this problem.

The solution is for members to present their Medicare card, Health Insurance card, and doctor's prescription to the pharmacy and tell them the supplies need to be charged to Medicare Part B. This should only be needed once. Frankly, the pharmacy should have the information already. Both CalPERS and OptumRx committed to getting the word out to members and OptumRx network pharmacies

to avoid this unnecessary cost to members in the future.

For members who are not yet on Medicare or who have dependents under 65 on a Basic Plan, it is likely there is still a copay for diabetes testing supplies. Still, the insurance should cover 80 or 90 percent under the Anthem PPO plans. I have not received any complaints from Kaiser or UnitedHealthCare members on this issue. And a big thank you to our member who reported the solution.

**CalPERS implementation problems with direct deposit notices.** I recently discovered some retirees, including myself and our president Tim Behrens, were not receiving our direct deposit statements in the mail after we mailed our postcards to CalPERS requesting continued mailing. You may recall that CalPERS decided to go paperless and only post the direct deposit statements on My|CalPERS online for anyone who failed to mail in a postcard attached to the bottom of CalPERS one and only notice to

retirees.

CSR and other stakeholder groups objected to the opt-out process which meant anyone who failed to request continued mailing and opt out of electronic notice would by default lose their notices by mail. We expressed concern to the staff and Board that older retirees without computer skills or computers would be adversely affected, and one flyer wasn't adequate to inform members. The notices are important because they allow members to ensure the accuracy of deductions from month to month and provide some level of comfort to older retirees that their pension was deposited.

It is noteworthy that a government code section requires CalPERS to continue mailings to anyone who requests them after implementing a paperless system.

CalPERS staff reported in July that 33 percent of members returned postcards requesting continued mailing, or approximately 150,000.

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## 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)

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

Office Use Only

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

3981a

## Seniors, exercise not just your muscles, but your brain

Based on recent research, seniors may benefit from incorporating cognitive exercises into their daily exercise regimen.

Cognitive exercises, or cognitive training (CT), imply mental aptitude can be maintained or enhanced by exercising the brain, analogous to the way physical fitness is improved by physical exercise. Leading dementia researcher Nicola Gates defines CT as “repeated training on standardized tasks targeting specific cognitive functions”. Essentially, CT incorporates computerized tasks to make users think, remember and problem solve.

Gates, who has worked in the CT field for the last 10 years, has led several studies regarding CT’s effect on adult brains. One study concluded that cognitive exercises can produce moderate-to-large beneficial effects on memory. Another study determined

adults with varying degrees of cognitive deficit have demonstrated significant gains after computerized CT.

“Studies show engaging your brain and mental capacities on challenging tasks has positive benefits for cognitively healthy and cognitively-impaired adults,” Gates said. “Multiple positive benefits [include] increased volume in the hippocampus and increased brain metabolism.”

CT can improve sleep, increase confidence in a user’s abilities, high social engagement and better-sustained concentration, Gates said.

Another study by another leading dementia researcher Michael Valenzuela regarding the prevention of dementia determined cognitive training produces “strong and persistent protective effects on longitudinal neuropsychological performance”. To note, this finding

was based on healthy, older individuals.

While their studies show promise, both Valenzuela and Gates have called for more long-term and high-quality studies to prove the efficacy of CT.

Want to get started? Check out ways to sharpen your mental skills below, courtesy of [EverydayHealth.com](http://EverydayHealth.com):

**Test your recall.** Make a list — of grocery items, things to do, or anything else that comes to mind — and memorize it. An hour or so later, see how many items you can recall. Make items on the list as challenging as possible for the greatest mental stimulation.

**Let the music play.** Learn to play a musical instrument or join a choir. Studies show that learning something new and complex over a longer period of time is ideal for the aging mind.

**Do math in your head.** Figure out problems without the aid of pencil, paper or computer; you can make this more difficult — and athletic — by walking at the same time.

**Take a cooking class.** Learn how to cook a new cuisine. Cooking uses a number of senses: smell, touch, sight, and taste, which all involve different parts of the brain.

**Learn a foreign language.** The listening and hearing involved stimulates the brain. What’s more, a rich vocabulary has been linked to a reduced risk for cognitive decline.

**Create word pictures.** Visualize the spelling of a word in your head, then try and think of any other words that begin (or end) with the same two letters.

**Draw a map from memory.** After returning home from visiting a new place, try to draw a map of

*continued on page 15*



## PROTECT YOUR PENSION!

**MARGARET BROWN 4** CalPERS BOARD 2017

- ✓ Endorsed by California State Retirees
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- ✓ Prudently Managed Billions
- ✓ Independent & Outspoken
- ✓ Exposed CalPERS Staff “Cooking the Books”
- ✓ Ballots arrive after Labor Day

[www.brown4calpers.com](http://www.brown4calpers.com)  
[margaretbrown@aol.com](mailto:margaretbrown@aol.com)



Worried about quality, affordable healthcare or your CalPERS pension?

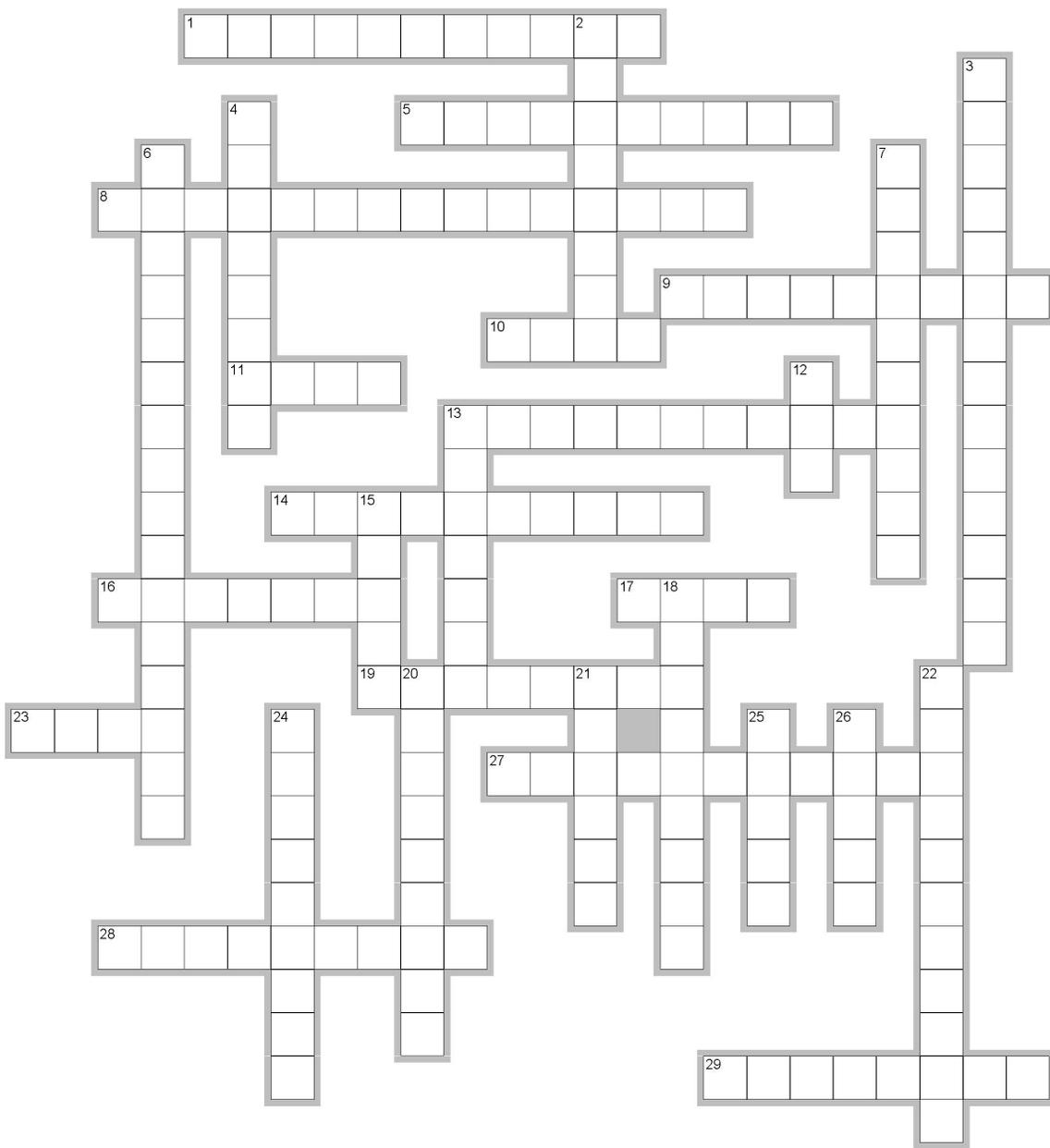
## Vote 4 Margaret Brown, CalPERS Seat B



## THE WATCHDOG YOU NEED

safeguarding your pension & healthcare!

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Margaret Brown 4  
CalPERS 2017  
FPPC ID#1396773



ANSWERS ON PAGE 13



## CROCK POT SALSA VERDE CHICKEN

### INGREDIENTS:

- 1 1/2 lbs raw skinless chicken tenders
- 1/4 tsp garlic powder
- 1/8 tsp oregano
- 1/8 tsp ground cumin
- Add salt, to taste
- 16 oz roasted salsa verde

### DIRECTIONS:

Season chicken with garlic powder, oregano, cumin and salt and place in the bottom of the slow cooker.  
 Cover with salsa verde, cover and cook HIGH 2 hours.  
 Remove chicken, shred with 2 forks.  
 Remove 2/3 cup of liquid from the slow cooker, and discard (unless you want it over rice).  
 Place shredded chicken back into the crock pot with remaining salsa, adjust seasoning to taste if needed and keep warm.



### ACROSS

1. Sell paintings at an art auction
5. Use logic to determine the right colors in the right positions
8. Star-shaped board and marbles
9. Remove wooden pieces without moving the spring
10. Conquer the world
11. Spin to get married or get a job
13. Flip plastic disks into a cup
14. What word is being drawn?
16. Roll 5 of a kind for lots of points
17. A cylinder on a string
19. Build a giant crossword
23. Was it in the library or the dining room?
27. Land on another's marble and send it back to the beginning
28. Try to catch a rodent
29. Pull out sticks from under a pile of marbles

### DOWN

2. Red and black squares on a board
3. Useless information can move you forward
4. Buy real estate and build hotels
6. Ride a big slide or climb up to success
7. Hit or miss?
12. Announce your last card
13. "Right foot on yellow"
15. Bishops and pawns
18. Surgery required!
20. Don't get stuck in the molasses swamp!
21. Shake the cubes, and then spell quickly
22. Vertical 4 in a row
24. Build a giant insect
25. Some words are off-limits
26. B4 anyone?

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



If you need the CSR logo, please contact [jvilla@CalRetirees.org](mailto:jvilla@CalRetirees.org)  
**CALIFORNIA**  
**STATE RETIREEES**

# SAVVY SENIOR

## How to stop unwanted junk mail and guard against mail fraud

Dear Savvy Senior,

My elderly father gets over 100 pieces of junk mail every week, and I just discovered that he's given away nearly \$5,000 over the past few months to many of the solicitors that mail him this junk. Can you offer any tips on how can I stop this?

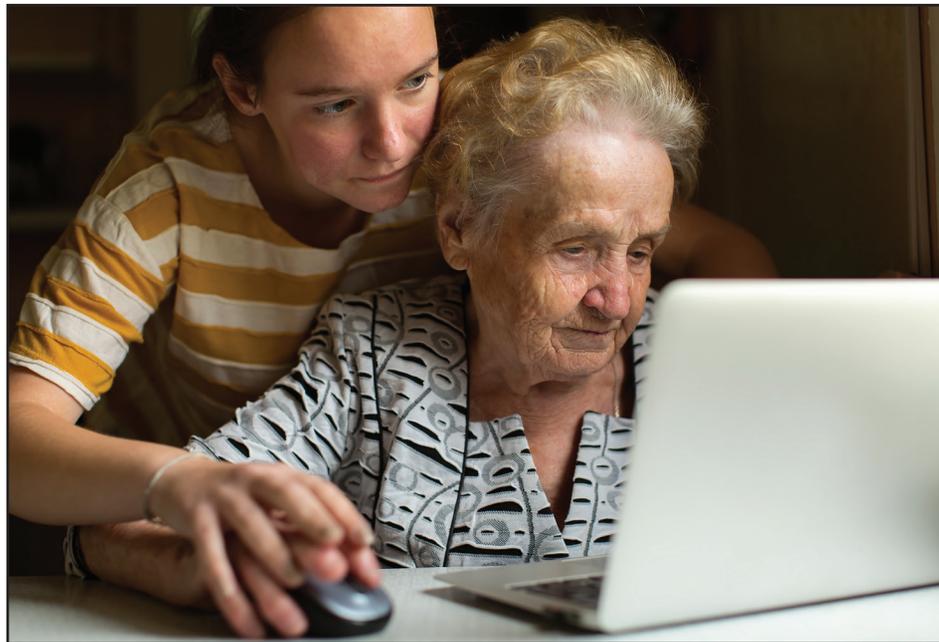
Signed, Irritated Son

Dear Irritated,

Millions of older Americans get bombarded with unwanted junk mail these days, including "mail fraud" schemes that you and your dad need to be careful of. Here are some tips that may help:

### Mail Fraud Alert

While junk mail comes in many different forms – credit card applications, sweepstakes entries, magazine offers, coupon mailers, donation requests, political fliers, catalogs and more – the most troublesome type is mail fraud, which comes from con artists who are only trying to take your money. Mail fraud can be tricky to detect because there are many different types of schemes out there that may seem legitimate. Some of the most common mail scams targeting seniors today are phony sweepstakes, foreign lotteries, free prize or vacation scams, fake checks (see [FakeChecks.org](http://FakeChecks.org)), donation requests from charities



or government agencies that don't exist, get-rich chain letters, work-at-home schemes, inheritance and investment scams, and many more. If your dad is getting any type of junk mail that is asking for money in exchange for free gifts or winnings, or if he's receiving checks that require him to wire money, you need to call the U.S. Postal Inspector Service at **877.876.2455** and report it, and then throw it away. Unfortunately, once a person gets on these mail fraud lists, also known as "suckers lists," it's very difficult to get off. That's because these criminals regularly trade and sell mailing lists of people who they believe to be susceptible to fraud, and they won't remove a name when you request

it. Knowing this, a good first step to help protect your dad is to alert him to the different kinds of mail fraud and what to watch for. The U.S. Postal Inspection Service can help you with this. They offer a list of the different mail fraud schemes at [PostalInspectors.uspis.gov](http://PostalInspectors.uspis.gov).

Another option is to see if your dad would be willing to let you sort through his mail before he opens it so you can weed out the junk. You may want to have the post office forward his mail directly to you to ensure this. If your dad feels compelled to donate to certain charities, ask him to let you check them out first to make sure they're legitimate. You can do this at charity watchdog sites like [CharityNavigator.org](http://CharityNavigator.org) and [Give.org](http://Give.org).



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

### Reduce Junk Mail

While scam artists aren't likely to take your dad's name off their mailing lists, most legitimate mail-order businesses will. To do this, start with the Direct Marketing Association, which offers a consumer opt-out service at [DMAchoice.org](http://DMAchoice.org). This won't eliminate all his junk mail, but it will reduce it. The opt-out service is \$2 for 10 years if you register online, or \$3 by mail. Then, to put a stop to the credit card and insurance offers he gets, call the consumer credit reporting industry opt-out service at **888.567.8688** and follow the automated prompts to opt him out for either five years or permanently. Be prepared to give his Social Security number and date of birth. You can also do this online at [OptOutPrescreen.com](http://OptOutPrescreen.com). If you choose the permanent opt-out, you'll have to send a form in the mail. You should also make sure your dad's home and cell phone numbers are registered with the National Do Not Call Registry ([DoNotCall.gov](http://DoNotCall.gov), **888.382.1222**), to help cut down on telemarketing calls.

## Open Enrollment

*continued from page 1*

CalPERS PPO plans are adding 12 procedures to the Value-Based Purchasing Design program. This program encourages the use of high-quality, lower cost ambulatory surgery centers for certain outpatient procedures, providing members with another less expensive option for covering the costs of common surgeries. The added surgeries include gastrointestinal procedures, sigmoidoscopies, hysterectomies, tonsillectomies, and kidney stone

fragmentations.

All health plan changes take effect Jan. 1, 2018. We encourage you to log into your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov) to find a complete listing of 2018 health plans, premium rates, and benefit changes. You may also find these resources in the Health Benefits sections at [www.calpers.ca.gov](http://www.calpers.ca.gov). Please note if you wish to opt out of CalPERS online direct deposit statement and continue to receive mail statements, call CalPERS at **888.225.7377** and their contact center agents will assist you.

## To your health

*continued from page 8*

No mention was made of any implementation problems. I communicated to CalPERS staff that some of us who had sent in our cards well before the June 1 deadline had not received our Direct Deposit Notices for July or August. Staff reported that a number of cards were received after the deadline and not processed. That does not explain why cards sent in weeks before the deadline were not processed. I raised this issue

in public comment before Board members at the Pension and Health Benefits Committee Meeting on August 16. At the meeting, CalPERS reported that 1000 cards had not been processed. At CSR's request, they have agreed to process them all rather than requiring members to call in for mailings. Of course, this should have been done to start with, but at least they are proceeding to process them now. It will likely be October before you begin to receive mailings again if you sent a postcard and had notices discontinued. If you

*continued on page 15*

# State shares annuitant job postings with CSR

One of the perks of membership is the Retired Annuitant Program. California State Retirees is excited to bring its members the following job opportunities with various state agencies. Please note: if you have sent in your Retired Annuitant application already, you may contact the job poster. If you haven't filled out an application, please do so at [www.californiastateretirees.org/Join/Retired-Annuitant-Work-Program/RAPApplication](http://www.californiastateretirees.org/Join/Retired-Annuitant-Work-Program/RAPApplication) and move forward with contacting the job poster.

## Job Posting #1

**Department of State  
Hospitals Napa**

**Job Control #:** JC-74385  
**Position #(s):** 480-000-8253-XXX  
**Working Title:** PSYCHIATRIC TECHNICIAN RETIRED ANNUITANTS  
**Classification:** PSYCHIATRIC TECHNICIAN  
**# of Positions:** Multiple  
**Work Location:** Napa County  
**Job Type:** Retired Annuitant

## Job Posting #2

**Department of State  
Hospitals Napa**

**Job Control #:** JC-74408  
**Position #(s):** 480-000-8094-XXX  
**Working Title:** REGISTERED NURSE (SAFETY) RETIRED ANNUITANTS  
**Classification:** REGISTERED NURSE (SAFETY)  
**# of Positions:** Multiple  
**Work Location:** Napa County  
**Job Type:** Retired Annuitant

## Job Posting #3

**Department of State  
Hospitals Vacaville**

**Job Control #:** JC-54335  
**Position #(s):** 486-614-8225-902  
**Working Title:** SR MTA - RETIRED ANNUITANT  
**Classification:** SENIOR MEDICAL TECHNICAL ASSISTANT (PSYCHIATRIC)  
**# of Positions:** Multiple  
**Work Location:** Solano County  
**Job Type:** Retired Annuitant

## Job Posting #4

**Department of State  
Hospitals Atascadero**

**Job Control #:** JC-73349  
**Position #(s):** 455-222-8253-902  
**Working Title:** PSYCHIATRIC TECHNICIAN RETIRED ANNUITANT  
**Classification:** PSYCHIATRIC TECHNICIAN (SAFETY)  
**# of Positions:** 1  
**Work Location:** San Luis Obispo County  
**Job Type:** Retired Annuitant

Make sure you are on our Retired Annuitant Program List. From there, you can apply to any of the postings above at [jobs.ca.gov](http://jobs.ca.gov)

Please note: Retirees must wait 180 days after their retirement date to begin working as a Retired Annuitant. Retired Annuitants must not work more than 960 hours during the fiscal year (July 1 - June 30). The employer must report the pay rate and hours worked to CalPERS, and the Retired Annuitant shares the responsibility for an employer to properly relay this information to CalPERS. Please visit [www.calpers.ca.gov/page/retirees/working-after-retirement](http://www.calpers.ca.gov/page/retirees/working-after-retirement) for a full list of rules and requirements.



# Flaherman For CalPERS

Your retirement is not a game of chance.



For too long, risky investments at CalPERS have been overseen by a board with little knowledge

By contrast, the New York Times has called Michael Flaherman "an expert" on pension investment matters.

He has saved pension systems billions of dollars by uncovering how they are scammed.

A vote for Flaherman supports someone with the commitment AND skills to work on your behalf.



Paid for by Flaherman for CalPERS Board 2017



**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

# 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

Michael Chan  
Colleen Chin  
Anh Ho  
Jack Lamberton  
Lynda Robinson  
Anthony Siu  
Luz Timbol  
Lynne Welch-Morris

## Chapter 2

Guadalupe Aldana  
Connie Anderson  
Brenda Barnes  
Rachel Ben  
Faye Benford  
John Birkett  
Irene Borgfeldt  
Roger Cannady  
Kathleen Colby  
Eric Connors  
Peter Cress  
Juliet Crites  
Cleophus Cummings  
Cindy Deyoung  
Susan Difuntorum  
Lisa Dixon  
Cheryl Fong  
Pegi French  
Pablo Gallegos  
Patricia Gaytan  
Linda Hedberg  
Michelle Holmes  
Silvia Hulett  
Donna Jones  
Kay Kilminster  
Mary Lancaster  
Mary Lauchli  
Wilma Loeffler  
Guymon Long  
Mary Lopez  
Linda Lucero-Maes  
Tracey Lynch  
Bertha Maes  
Charlene McDaniel  
Mark Michael  
Richard Munyer  
Ngoc Ha Nguyen  
Mary Platt  
Donna Ramos  
Jacquelyn Ramsey  
Velvet Rogers  
Sonja Ruffin  
Nirmal Saini  
Carla Saldana  
Raquel Sanchez  
Margaret Shires  
Rajinder Singh  
Cheryl Stern  
Melinda Stone  
Brian Uslan  
Jacqueline Washington

## Chapter 3

Frances Barron

Joanna Chu  
Judy Ng  
Roy Ramsing  
Cynthia Spencer

## Chapter 4

Tessa Adler  
Jorge Calderon  
Cassandra Catchings  
Lucy Escalante  
Phillip Kavis  
Imelda Mercado  
Barbara Mixon Payton  
Makini Moultrie  
Kathy Tuggle

## Chapter 5

Loretta Blakeley  
Lydia Campos  
Steven Christensen  
Julie Reuben  
Sheryl Rosenberger  
Michael Wimple

## Chapter 6

Assumpta Akubuilu  
Deborah Anckner  
Angelita Duarte  
Thomas Hunt  
Eva Martinez  
Lulu Medina  
Dolores Navarro  
Linda Parrish  
Fe Ramirez  
Jose Ramos  
Mark Steele  
Gayle Villavicencio  
Susan Yamada  
Vondel Zimmerman

## Chapter 8

Steven Avila  
Lina Carro  
Mark Dodd  
Antonio Gutierrez  
David Hoskins  
Lisa Smith  
Sergio Torres

## Chapter 9

Virgil Durham  
Leeann Ellingson  
Irene Howard  
Bruce Kennedy  
Monique Nava  
Rebecca Norrington  
Laura Stone  
Teresita Velasco

## Chapter 10

Elizabeth Andres  
Rebecca Blasing  
Angela Brownell  
Nancy Dorfman  
Pamela Gates  
Shirley Huston

George Leone  
Tamra Moen  
Barbara Penn  
Wendy Ritchie  
Roy Tuson  
Richard Walls

## Chapter 11

Bernadette Arp  
Bill Bunyard  
Kathy Hirasuna  
Naomi Ray  
Mary Soares  
Bobbie Spliethof  
Thai Vang

## Chapter 12

Stephanie Williams

## Chapter 13

Lauria Molitoris  
Mark Robertson

## Chapter 14

Kimberly Gaultney  
Beverly Langston  
Sheri Sherwood  
Suzanna Stanton

## Chapter 15

Patrick Bidigare  
Susan Collins  
Sharon Croley  
Tami Garcia  
Laurie Godager  
Catherine Lewis  
Kiran Pahwa  
Deanna Rabbitt  
Charlotte Rice  
Marco Rodriguez  
Gregory Selk  
Cecilia Watkins

## Chapter 16

Evangeline Baliton  
Brenda Lee  
Bonnie Mcatee

## Chapter 17

Jose Arellano  
Karen Belcher  
Donna Bell  
Marta Briseno  
Redith Copeland  
Karen Foehl  
Allen Jacobs  
Kathlene Manini  
Donna Matanane  
Joan Mc Curry  
Marilyn Mccaskey  
Frances Mireles  
Trisha Schutz  
Anthony Simmons  
Kathleen Taylor

Lidia Torres  
Mark Vorise  
Toni Whitley

## Chapter 20

Byron Cummins  
Jillian Dacosta  
James Gajniak  
Mark Gonzales  
Terri Logsdon  
Hugh Mears  
Patrice Rensleau  
Susan Sudoy  
Daniel Uribe

## Chapter 21

Prima Abastillas  
Lisa Brooks  
Evelyn Calisa  
Rosendo Dela Cruz  
Vernon Franklin  
John Gleazer  
Rosemary Jagdeo  
Thomas Lupa Rello  
Christy Montosa  
Vilma Mostacho  
Jose Nunes  
D Cady Sarahchild

## Chapter 23

Show-Wang Chen  
Gerald Crawford  
Clarita Lomibao  
Hung Phan

## Chapter 26

David Benyon  
William Dorsey  
Lori Hazelip

## Chapter 31

Michael Bryant

## Chapter 34

Diana Brown  
Richard Greger  
Robert Lipot  
Norma Maurstad  
Michael Ramsey  
Deena Robinson  
Dennis Roper

## Chapter 35

Evonne Gibson  
Patsy Hulse  
Craig Peden  
Steven Rudin  
Leah Shiers  
Olga White

## Chapter 36

Deborah Busch  
Elena Samonte

## Chapter 165

Margaret Angel  
Alonzo Boykin  
Marlene Coatney  
Vickie Flinders  
Eileen Fuller  
Donna Haddad  
Ivy Hensel  
Gary Kobashigawa  
Martha Llamas  
Teresa Moraga  
Joan Prato  
Debbie Shores  
Penny Smith  
Barbara Swinehart  
Keneth Walela  
Anita Whisler  
Judith Wilkinson

**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.**

## ATTENTION VETERANS

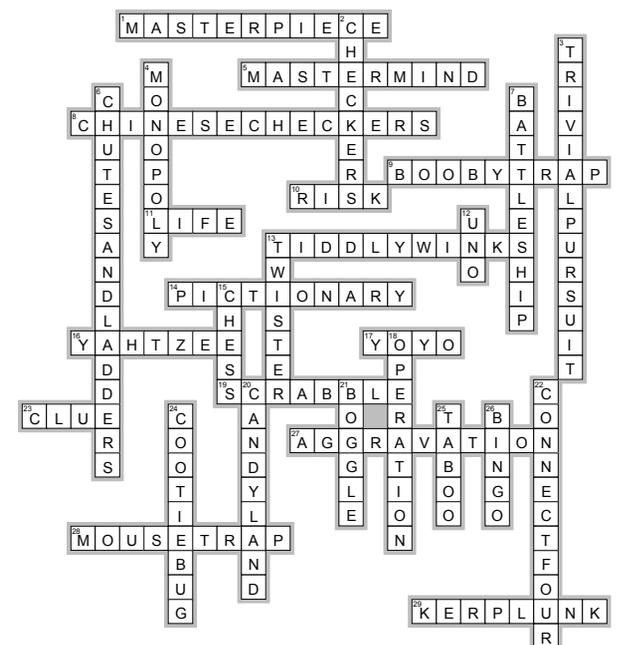
We are collecting stories from veterans who served in all branches of the military during peace and wartime. The stories will be featured in the November *California State Retiree* newspaper in honor of **Veterans Day Nov. 11**.

Tell us about your involvement and whether the military helped or hindered the building of your character. Did you study on the G.I bill?

Do you have other family members who served? By Oct. 20, email your story, along with a photo of yourself then and now, to: [CSRinfo@CalRetirees.org](mailto:CSRinfo@CalRetirees.org) or mail your story and photos to: CSR Newspaper Staff 1108 O St., Suite 300, Sacramento, CA 95814.

Stories should be limited to roughly 250 words. Thank you for your service!

Great Games  
Answers



EclipseCrossword.com

# CHAPTER MEETING NOTICES

## CHAPTER 1

### ALAMEDA/CONTRA COSTA COUNTIES

**President:** Carol Bowen [csrchapter1@gmail.com](mailto:csrchapter1@gmail.com); **Vice President:** Stella Torrez (510)656-1956; **Treasurer:** Digna Laureano.

*Meets in April, August and December unless otherwise announced*

**Meeting:** Wednesday, Dec. 6, 11:30 a.m. **Where:** Pier 29 Waterfront Restaurant, 1148 Ballena Blvd., Alameda. **Program:** Approval of 2018 budget and Chapter election nominations. **Menu:** TBA. **Cost:** Members are \$10; Guests (limit one) are \$20. Payment by check is required for reservations. Send menu choice(s) and checks payable to CSR Chapter 1 to: C. Bowen, P.O. Box 5047 Richmond, CA 94805-5047. Reservations are accepted by MAIL ONLY and must be postmarked no later than Monday, Nov. 27. NO EXCEPTIONS. Checks postmarked after Nov. 27 will be returned to sender. Bring a holiday wrapped gift of approximately a \$5 value, for a gift exchange. **For additional information,** email [csrchapter1@gmail.com](mailto: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, Oct. 2, 11 a.m. to noon; the official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** TBA. **Menu:** TBA. **Cost:** Members eat free with reservation. Guests are \$3 with reservation, payable by sponsor at sign-in table. **Reservations are required:** RSVP for members and guests by Monday, Sept. 25 by 5 p.m. to Phyllis Johnson at [johnsonphyllis010@yahoo.com](mailto:johnsonphyllis010@yahoo.com) or (209) 471-2192. **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. Voicemail messages are encouraged.

## 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:** Fish and chips or baked ham. **Cost:** \$10 for members and \$12 for guests. **Reservations are required:** Contact Erlinda Villa at (415) 407-7905 or [aida.b.villa@gmail.com](mailto:aida.b.villa@gmail.com) by Tuesday, Sept. 5.

## 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

**Meeting:** Thursday, Sept. 14, 11:00 a.m. **Where:** Fuddruckers, 3848 McHenry Avenue, Modesto. **Program:** Health insurance benefits updates and information for seniors. **Cost:** Members eat free. Guests pay menu prices. **Reservations are required:** Contact Bill Powers at (209) 482-7647 or Anita McCabe at (209) 602-7775.

**Meeting:** TBA.

### Jackson

**Meeting:** Thursday, Sept. 21, 11:00 a.m. **Where:** Mountain Mike's, 11974 CA Hwy 88, Jackson. **Program:** Health insurance benefits updates and information for seniors. **Cost:** Members eat free. Guests pay menu prices. **Reservations are required:** Contact Bill Powers at (209) 482-7647 or Anita McCabe at (209) 602-7775. **Note:** Members are invited to attend either meeting.

## 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:** Wednesday, Dec. 6, 11 a.m. **Where:** Sizzler Restaurant, 9800 Sierra Ave., Fontana. **Program:** TBA. **Cost:** Members are free; Guests are \$10.50.

## CHAPTER 8

### NORTH COAST AREA

**President:** Veronica Avila, (707) 954-3631 or [veronicacupcake57@gmail.com](mailto:veronicacupcake57@gmail.com); **Vice President:** Vacant; **Secretary:** Vacant; **Treasurer:** Patti Falk, (707) 445-1196 or [pmfalk@earthlink.net](mailto: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 through business district. 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. Robert Christensen from Senator McGuire's office will speak as well. In addition, Vice President CalPERS Board of Directors Henry Jones will attend. **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](mailto:raeleneallard@ymail.com); **Vice President and Membership Coordinator:** Luanna Allard, (323) 227-4287 or [estebanos@sbcglobal.net](mailto:estebanos@sbcglobal.net); **Secretary/Treasurer:** Donna Hernandez, (562) 864-3470 or [donnacooker@msn.com](mailto:donnacooker@msn.com)

*Meets second Wednesday of each month, unless otherwise announced*

**Meeting:** Wednesday, Sept. 13, 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.

## 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, 10:30 a.m. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **For more information:** Call any chapter officer listed above.

## CHAPTER 11

### MID VALLEY

**President:** Christy Christensen-Fountain, (559) 707-7067 or [chrchr90@aol.com](mailto:chrchr90@aol.com); **Vice President:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628. *Meets 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 [carylcole@verizon.net](mailto:carylcole@verizon.net); **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811 or [stefva22@hotmail.com](mailto:stefva22@hotmail.com); **Secretary:** Diane Deutsch, (661) 823-7307 or [dianedeutsch07@gmail.com](mailto:dianedeutsch07@gmail.com); **Treasurer:** Linda Currie, (661) 273-6390 or [lcurrie197@roadrunner.com](mailto:lcurrie197@roadrunner.com)

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

**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:** A representative from California Earthquake Authority will speak. **For more information:** Please contact Caryl Cole

**Meeting:** Wednesday, Dec. 13, 11:00 a.m. to 3:00 p.m. **Where:** Lancaster Elks Lodge, 240 East Avenue K, Lancaster **Program:** Annual Christmas Party **Cost:** \$10

per person **Menu:** Chicken or honey glazed ham, buffet style. **RSVP are required:** Send a \$10 check to – Linda Currie, PO Box 5055, Lancaster, CA 93539, by Nov. 13.

## CHAPTER 13

### NO. CALIFORNIA/REDDING

**President:** Robert Black, (530) 722-0511 or [bob\\_linda@charter.net](mailto:bob_linda@charter.net); **Vice President:** Warren Schlatter, (530) 605-1588 or [kandws2@gmail.com](mailto:kandws2@gmail.com); **Secretary:** Audrey Sandeen, (530) 221-3500 or [theswede8243@gmail.com](mailto:theswede8243@gmail.com); **Treasurer:** Georgene Gibson, (530) 529-0277 or [rbjeepman10@hotmail.com](mailto:rbjeepman10@hotmail.com); **Chapter Membership Director:** Ed Huey, (530) 246-9456 or [csrchapter13@gmail.com](mailto:csrchapter13@gmail.com)

*Meets on the third Monday of every month, unless otherwise announced*

**Meeting:** Monday, Sept. 18, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Program:** TBA. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

## CHAPTER 14

### NORTHERN CALIFORNIA/CHICO

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

**Meeting:** Wednesday, Sept. 20, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Veronica Reynard, UnitedHealthcare strategic account executive, will speak on benefits and services available to CalPERS members through their UHC PPO plan, such as Silver Sneakers, New Virtual Visits Doctors online program, Hearing Aid Allowance and Real Appeal weight loss program. **Cost:** Members are free and nonmembers are \$15 a person. **Reservations are required:** Please RSVP to S.E. Riazi by Saturday, Sept. 16.

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

**Meeting:** Tuesday, Oct. 3, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Cost:** Members are free; nonmembers pay \$15. **Reservations are required:** Please contact Darlene Hunter at (530) 251-2053 or [darlenehunter@frontier.com](mailto:darlenehunter@frontier.com) or Carol Van Amburg at (530) 254-6891 or [carolvan60@frontiernet.net](mailto:carolvan60@frontiernet.net)

# CHAPTER MEETING NOTICES

## CHAPTER 15

### SIERRA FOOTHILLS

**President:** Joann Stewart, (916) 412-2075; **Vice President:** Marla Gadbois, (916) 359-0697 or marlagadbois@outlook.com; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, ch15secretary@hotmail.com  
*Meets on the first Tuesday of even months*  
**Meeting:** Tuesday, Oct. 3, 1 to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** TBA. **Cost:** Lunch is free for members, \$18 for guests.

## 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, 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, Oct. 5, 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:** TBA. **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, Oct. 10, 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, Oct. 9, 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:** Wednesday, Sept. 20, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Guest speaker. **Cost:** Members are \$4. First time members eat free. **For additional information:** Please contact any chapter officers at the numbers above.

## CHAPTER 21

### SONOMA, MARIN, NAPA AND SOLANO COUNTIES

**President:** Donald Lehnhoff, (707) 795-9405 or djlehnhoff@sbcglobal.net; **Vice President:** Ron Franklin, (707) 938-2288 or geezer722@yahoo.com; **Secretary:** Eric Norrbom, (707) 833-1870 or etnorrbom@aol.com  
*Meets quarterly on the third Tuesday of the month*

**Meeting:** Tuesday, Oct. 17, 11:30 a.m. **Where:** Quails Inn at Oakmont Golf Course, 7025 Oakmont Drive, Santa Rosa. **Program:** Stephanie Hueg, CSR executive vice president,

will speak. **Menu:** Baked snapper, sautéed chicken with lemon caper sauce and vegetable wellington. **Cost:** \$5 for members and \$10 for one guest. **Reservations are required:** By Oct. 7, send check and menu choice to CSR Chapter 21, PO Box 725, Cotati, CA 94931. Please be aware the deadline is firm. Call Don Lehnhoff at (707) 795-9405 if you have any questions.

## CHAPTER 23

### SAN JOSE AREA

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

*Meets in April, August and December, unless otherwise announced*

**Meeting:** TBA.

## CHAPTER 26

### BAKERSFIELD/KERN COUNTY

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

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

**Meeting:** Thursday, Sept. 21, 11 a.m. **Where:** Lorene's Ranch House, 6404 Ming Ave., Bakersfield. **For more information:** Call any of the officers listed above.

## CHAPTER 31

### VENTURA/SANTA BARBARA

**President:** V. Raylene Laverentz, (805) 986-1854 or (805) 551-2278; **Vice President and Program Coordinator:** Barbara Driscoll, (805) 487-4619; **Secretary:** Irene Fisher-Clifton, (805) 984-1579.

*Meets quarterly*

**Meeting:** Wednesday, Sept. 27, 11:30 a.m. **Where:** Elks Club Oxnard, 801 South A St., Oxnard. **Program:** Guest speaker CSR President Tim Behrens will speak. **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:** Vacant; **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, Sept. 13, 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 St.) **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, Sept. 14, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

**Meeting:** TBA. **Where:** Mountain Mike's Pizza, 820 W. Lacey, Hanford. **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 Whiteneck. *Meetings are the third Thursday of*

*even months at various locations.*  
**Meeting:** Thursday, Oct. 19, 11:30 a.m. **Where:** TBA. **Program:** TBA. **Cost:** Members order off the lunch menu free of cost. **RSVP:** Please contact Susanne by October 17 if you will attend.

## 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, Oct. 4, 11:30 a.m. **Where:** New Canton Buffet, 1000 Howe Ave. (corner of Howe and Enterprise), Sacramento. **Program:** TBA. **Cost:** Chapter members and invited guests are free; additional guests are \$10. For more information, please contact any of the officers listed above.

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

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

**Meeting:** Thursday, Oct. 19, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Program:** TBA. **Reservations are required:** Contact Geanie Hixon, at (541) 646-0925.

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

## Exercise your brain

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the area; repeat this exercise each time you visit a new location.

**Challenge your taste buds.** When eating, try to identify individual ingredients in your meal, including subtle herbs and spices.

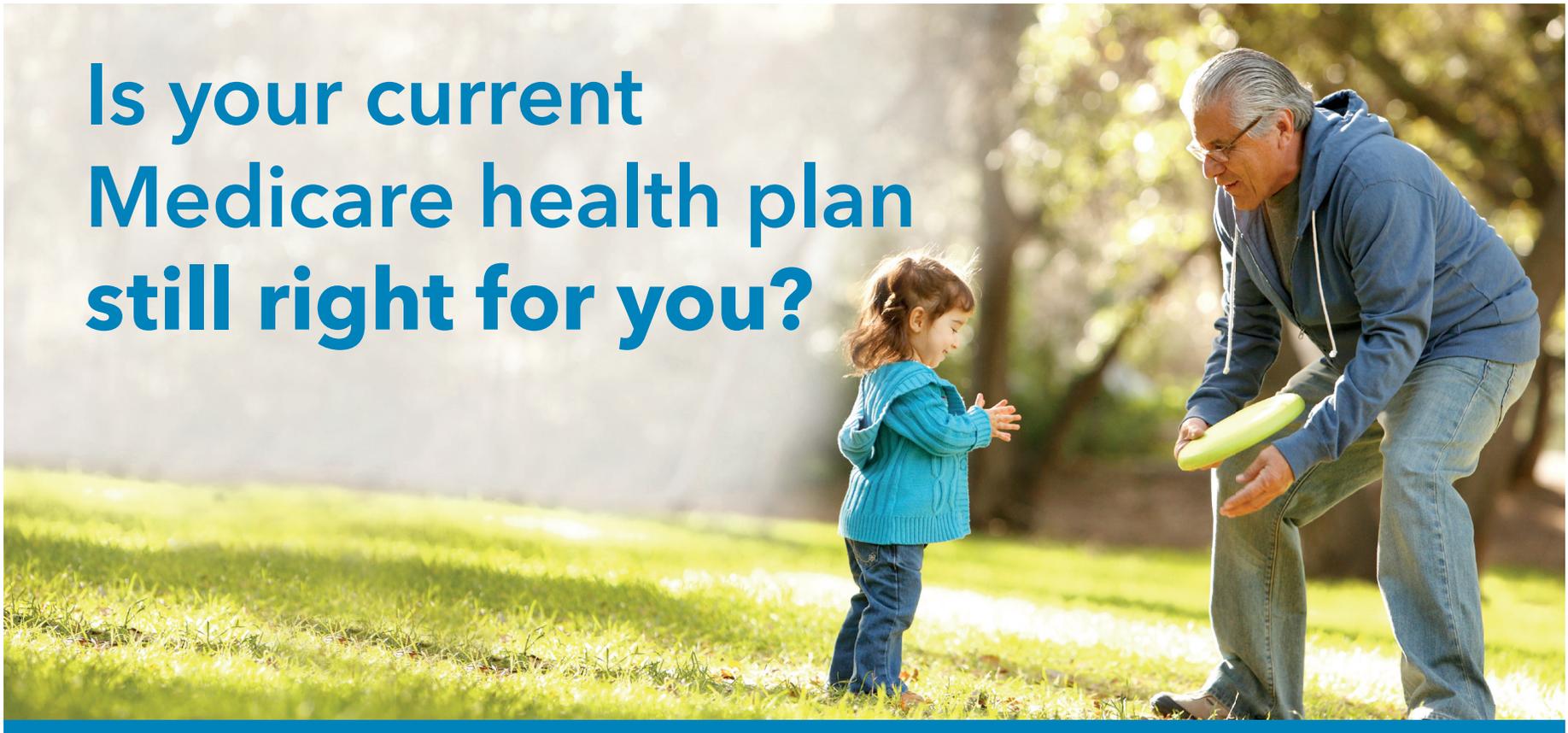
**Refine your hand-eye abilities.** Take up a new hobby that involves fine-motor skills, such as knitting, drawing, painting, assembling a puzzle, etc.

**Learn a new sport.** Start doing an athletic exercise that utilizes both mind and body, such as yoga, golf, or tennis.

## To your health

*continued from page 11*

prefer mailed notice you may want to call CalPERS at 888.225.7377 and request mailing just in case your card was lost or if you failed to see the flyer they sent. CSR does support electronic notice for those who are equipped to use it. It saves money and trees.



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- **Silver&Fit®**  
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Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next. \*Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2012-2017. Kaiser Permanente contract #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.

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 MRM 60689709 June 2017