

CALIFORNIA STATE RETIREES



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OCTOBER 2017

CalPERS Member-At-Large Candidate Forum

The CalPERS 2017-2018 Member-At-Large election takes center stage in a widely-politicized affair. The Member-At-Large election is being held to fill the two representative seats known as Position A and Position B on the CalPERS Board of Administration. These new terms of office will begin on Jan. 16, 2018, and run through Jan. 15, 2022.

In August, CSR announced its endorsement of Margaret Brown for Position B and a dual endorsement of Michael Flaherman and David Miller for Position A. On Sept. 7, the League of Women Voters sponsored and moderated the nine candidate forum in the CalPERS auditorium. The League of Women Voters is an organization of both women and men who encourage informed and active participation in government, work to increase understanding of major public policy issues,



Candidates at the 2017-2018 Member-At-Large Candidate Forum on Sept. 7 in the CalPERS auditorium. Pictured are Michael Flaherman, David Miller, Michael Bilbrey, Margaret Brown and Wisam (Sam) Altowaiji. Bruce Jennings was not in attendance.

and influence public policy through education and advocacy. The League does not support or oppose candidates or political parties.

The goal of the candidate forum is to cover the issues related to the future of CalPERS members' retirements. For close to two hours, candidates gave opening statements

and answered questions from members in the audience.

Margaret Brown stated the one common thread in her conversations from CalPERS members are they never hear back from the board. Brown said once she started attending the CalPERS board meetings in person, she saw what was going on. After meeting J.J. Jelenic, Flaherman, and other retirees, she knew she had to run for the position.

Miller and Flaherman's platforms are sound, with both candidates communicating their experience and overall determination to ensure members' retirements and benefits are put first.

While Flaherman has won the support of both CSR and the Retired Public Employees Association of California (RPEA), Miller is endorsed by CSR and almost every labor organization in the state. He is also endorsed by Position B

candidate Michael Bilbrey, and notably, California State Controller Betty Yee and California State Treasurer John Chiang. Brown is endorsed by J.J. Jelenic and CSR.

The candidates had the opportunity to engage in a "lively" debate which gave the viewers an opportunity to see the candidates' unedited demeanor in full context.

All eligible members are able to cast their vote for the two Member-At-Large seats in one of three ways:

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

All three voting options are convenient, secure and easy to use.

For a complete look at the candidates' statements, please visit www.CalRetirees.org and select both the August and September newspapers.

To watch the candidate forum in its entirety, please visit https://youtu.be/neh4_jNVp2M

Website: www.calpers.ca.gov
Phone: 888 CalPERS
or
888.225.7377
TTY: 877.249.7442
Fax: 800.959.6545
Hours: Mon-Fri
8 a.m. to 5 p.m.

••DATED MATERIAL - PLEASE DO NOT DELAY••



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



RETIREES What do you do to stay active mentally REACT: and physically?

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



“After 18 years of being retired, I am not sitting around swinging in a rocking chair or knitting sweaters and booties. After being retired for six years in 2005 I got involved with CSEA Retired Division at their General Council. When my husband’s diabetes got worse, I became his caregiver until his passing in 2010. Those last few years he enjoyed living in a small cabin in the Shasta-Trinity Forest seeing wildlife daily. One day we came home after shopping to find an extremely large Monarch butterfly land on our door knob. We sat down on our patio chairs until the butterfly flew off. What a beautiful thing to see!

“In the last seven years, I returned to Southern California, joined a Dahn Yoga Brain Wave Yoga class and a local YMCA for senior water aerobics. We exercise while singing nursery songs. Recently, I decided to run for a seat on our CSR Board of Directors to challenge myself mentally and to contribute to CSR. I wanted to better understand the benefits we have and fight to protect them. My motto is to stay active and be involved as long as you are able. Yesterday is but a memory, and tomorrow is not here, so live for today and make the most of it.”

Sharon Stoltzman
Chapter 20
Playa Del Rey



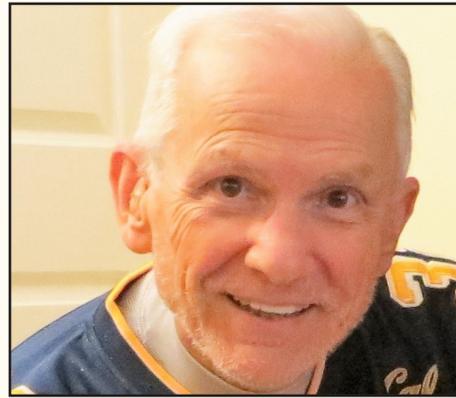
“Good grief! After retirement, who wants to exercise our brains and bodies? When you have the time to eat, drink, sleep and watch classic movies such as Humphrey Bogart’s films, right? A few decades ago, when I was working full-time for state service, I started getting a bit stressed working long hours and trying to do my best. As time went on, I began looking for an escape to enhance my health and emotional wellbeing to become a stronger-minded and healthier employee.

“One day, a friend of mine asked me to attend a yoga class with her, and as Paul Harvey would say, That’s the rest of the story.

“Over time, yoga gave me a second life in using the other side of my brain and helped my body become more positive, too. Now, just shy of being 70 in a few moments, I’m a yoga instructor, certified by Yogi Shalom of the Old Masters. Pursuing this practice of exercising has been a grateful experience in meeting others socially in the yoga circle who give of themselves to help others, especially the elderly, to enrich their mental and physical health.

“The message here is simple: exercise of any kind that we feel is positive and favorable is absolutely the most important. Movement is life and taking charge of your life, physically and emotionally, is the best possible antidote to our retirement and aging. ‘Love and peace.’”

Al Lara
Chapter 5
Manteca



“When I retired, my goal was to lose 10 pounds so my pants would fit. I lost 30 pounds, and I’ve kept it off for eight years. Every day, my wife and I walk the dogs three miles. I also do mild weight lifting and leg weights most days.

“For my mental health, taking full-time care of my granddaughter and grandson has been a joy. Fortunately, my daughter and son-in-law are teachers, so we have plenty of time to travel. I got my first passport when I retired, and since then, I’ve visited 57 countries on seven continents.

“Reading three books a month and writing letters to the editor keeps me on my toes. Physically, I’m in great shape for my age. Mentally, I’m the most content I’ve ever been in my life.”

Terry Sutherland
Chapter 1
Concord



“I have worked hard to stay physically and mentally active. I jog and swim for 50 minutes three days a week and take a strength class once a week at the senior center. I also substitute a hike or bike ride to vary my workout.

“In order to keep mentally active, I play piano. I never played an instrument before retiring. I take lessons once a week, and I’m surprised at how far I’ve come. I also joined a community choir. I know doing crossword puzzles is supposed to be a good mental workout, but I don’t enjoy them.

“I think it is important to choose activities you enjoy. My husband and I were able to hike in the Alps this summer with our adult boys, due to our exercise regime.”

Cynthia Anderson
Chapter 1
Danville



“I go to a cardio class three times a week, and I also walk my two dogs.

“You need to keep active. Don’t think of it as exercise. The trick is to move, move, move! You don’t have to go to the gym, doing yard work or cleaning the house is enough.”

Wendy Springstead
Chapter 21
San Rafael

Please answer this question:

What is your favorite meal to cook? What memories does it bring you?

Send your comments by Oct. 16, and they may be printed in the November 2017 edition of the *California State Retiree* newspaper. A jpg or photograph of yourself is encouraged, but not required.

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

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NEWS

CSR's repeated public comments finally make impression on CalPERS board

CSR President Tim Behrens and Health Benefits Committee Chair Larry Woodson gave public comment at the CalPERS Pension and Health Benefits committee in Sacramento on Sept. 19. Behrens and Woodson described in detail the frustrations many CSR members have felt with the inconsistencies of OptumRx. CSR has been repeatedly alerting CalPERS to the many issues related to OptumRx since as early as Jan. 2017.

CSR members have voiced many complaints concerning OptumRx, including increasing drug prices; denial of necessary prescriptions; wrongfully denied appeals; and inconsistencies with their customer service.

The personal stories of CSR members highlighted during public

comment prompted many CalPERS board members to finally recognize the struggle CSR members have faced since January when the Pharmacy Benefit Manager (PBM) changed from CVS Caremark to OptumRx.

Board member Richard Gillihan stated, "This is enraging ... to hear that our retirees who are some of our most vulnerable population we serve, are being treated as a number on a file, rather than human beings with compassion, is unacceptable."

Gillihan also requested OptumRx CEO, Mark A. Thierer to attend the November CalPERS board meeting.

CalPERS Board of Directors President Rob Feckner started by thanking the retirees before restating Gillihans' ask of Thierer to attend the November board meeting.

"This is a very large and lucrative

contract that they can either handle or they can't," Feckner said. "It's time to fish or cut bait."

This statement was met by applause among those sitting in the crowd.

As always, CSR is here to fight for your pension and health benefits.

To watch the Pension and Health Benefits Committee meeting, please visit <https://youtu.be/TMnSM5W0-RA>



Sign-Up Here!

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

www.castaretirees.org/csrnewsletter

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

To update your information, call us!
916.326.4292 or 888.808.7197

UPCOMING EVENTS 2017

- | | |
|---|--|
| Oct. 2 (Monday)
CalPERS ballots are due | Nov. 10 (Friday)
Veterans Day-HQ office closed |
| Sept. 11-Oct. 6
CalPERS 2018 Open Enrollment | Nov. 13 (Monday)
CalPERS Committee & Board Meetings
Lincoln Plaza North, 400 P St.,
Sacramento |
| Oct. 24-25 (Tuesday & Wednesday)
CSR committee meetings. Hilton, Sacramento
Arden West 2200 Harvard St. Sacramento, CA 95815 | Nov. 14-15 (Tuesday & Wednesday)
CalPERS Board of Administration meeting, same location as above |
| Oct. 26 (Thursday)
CSR Board of Directors meeting. Hilton,
Sacramento Arden West 2200 Harvard St.
Sacramento, CA 95815 | Nov. 23-24 (Thursday & Friday)
Thanksgiving-HQ office closed |

First year of 2017-2018 session ends with positive result: SB 17 heads to governor's desk

Shortly after 2 a.m. on Saturday, Sept. 16, both houses of the legislature gavelled to end the first year of the 2017-2018 biennial legislative session.

Depending on your point of view, this was either the most productive legislative session in years or one in which new taxes and fees were heaped on regular Californians ill-equipped to pay them.

Those looking for state government to find solutions to ongoing, unaddressed problems applauded legislative action to build affordable housing, combat global climate change, and fix our roads, to name a few. Each of these initiatives comes with a price tag and such is the nature of these things that taxpayers will pay the bills.

Whatever your personal perspective, understand the results

very much reflect the values of California's Democratic governor and a legislature that is more than two-thirds Democratic. Collectively, they delivered exactly as advertised to voters.

Hopefully, all CSR members are pleased with the legislature's approval of SB 17 (Hernandez), which deals with the long unaddressed problem of run-away prescription drug prices. SB 17 requires drug manufacturers to provide advance notice of price increases and price justification for expensive new drugs. It also requires health plans to report on the impact prescription drug prices have on the cost of healthcare.

Support for SB 17 was featured on CSR Lobby Day last April, and its passage is a significant victory for CSR, seniors, health care

plans, consumer groups and labor organizations that worked together to pass the bill over the vehement, well-funded opposition of the drug lobby.

CSR sent a letter to the governor urging him to sign the bill. He has until Oct. 15 to do so and all indications are that he will.

Another CSR-supported bill to combat high drug prices did not fare as well. AB 315 (Wood), which requires pharmacy benefit managers (PBMS) be licensed and disclose information regarding the cost of pharmaceuticals was held on the Senate floor. AB 315 also faced strenuous opposition from the drug lobby and the fact it can be seen as a small consolation to big pharma after the approval of SB 17. AB 315 will be eligible to be taken up after the legislature returns in January.



Ted Toppin

Please see the accompanying CSR Bill Watch report to see the results for the other bills CSR supported and opposed this year. Please don't hesitate to let us know if there is legislation you think CSR should be weighing in on for or against.



CSR Bill Watch

Support

AB 241 (Dababneh) Requires a public agency that is the source of a data breach to offer appropriate identity theft prevention and mitigation services at no cost to the individuals affected by the breach. **STATUS: 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 to increase transparency and address the issue of escalating drug prices. **STATUS: Senate inactive file.**

AB 401 (Aguiar-Curry) Would require a remote dispensing site pharmacy to use a tele pharmacy system. Using a tele pharmacy system will allow pharmacists to provide counseling to patients when they pick up their prescriptions in medically-underserved areas. **STATUS: Approved and to governor.**

AB 437 (Rodriguez) Would require the Attorney General to establish and maintain a Voluntary Online At-Risk Community Network for providing information to prevent harmful interactions between first responders and seniors or persons with disabilities. **STATUS: Two-year bill.**

AB 519 (Levine) Would create the California Senior Citizen Advocacy Voluntary Tax Contribution Fund as a voluntary contribution on the personal income tax return form for funding the activities of the California Senior Legislature. **STATUS: Approved and to governor.**

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: Two-year bill.**

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: Signed by the governor and chaptered by the Secretary of State on Sept. 5.**

ACR 98 (Kalra) Proclaims and acknowledges the month of June 2017 as Elder and Vulnerable Adult Abuse Awareness Month. **STATUS: Signed by the governor and chaptered by the Secretary of State on July 17.**

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 notice when they plan to increase the cost of a prescription drug.
- Drug manufacturers to provide justification any time they introduce an expensive drug.
- Health plans to report each year the proportion of premium dollars spent on prescription drugs, the total costs they pay for drugs, and the drugs with the highest increase in net cost.

STATUS: Approved and to governor.

SB 62 (Jackson) Would enact

continued on page 9

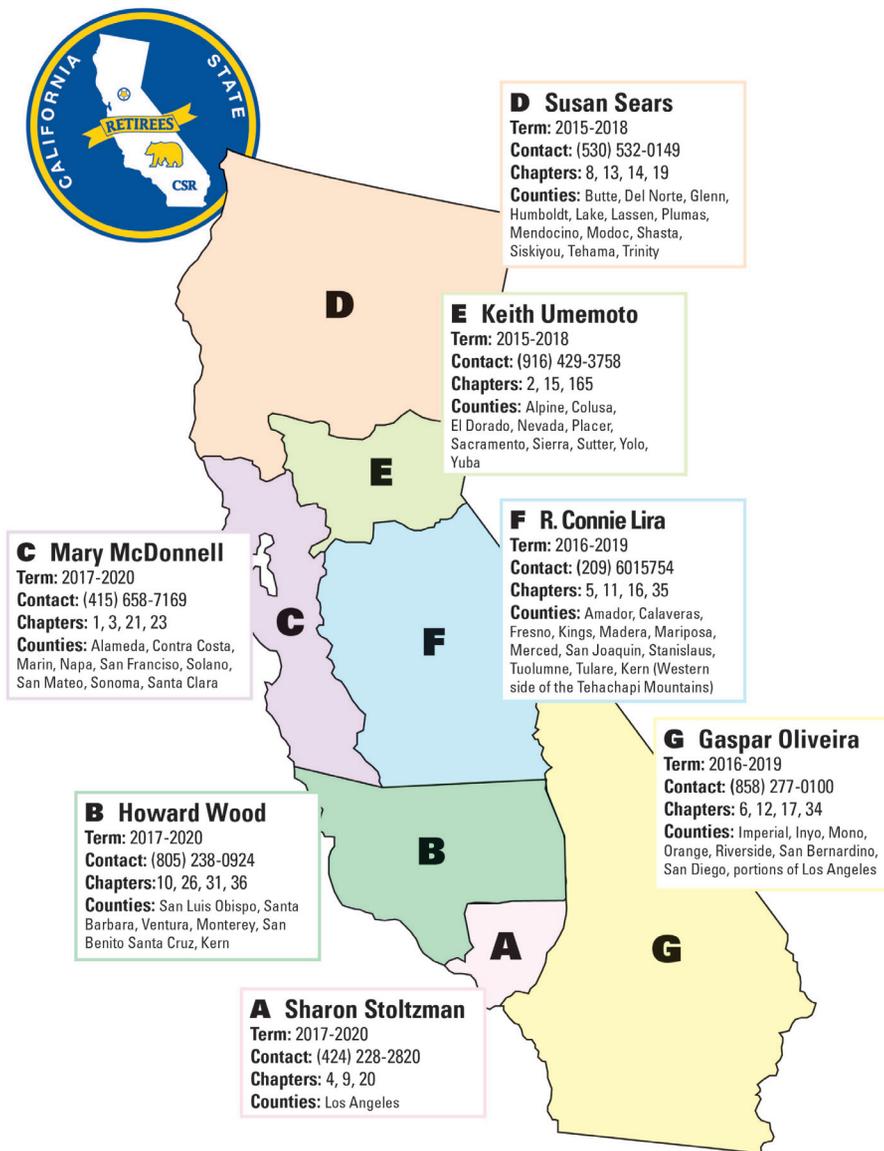
NEWS

Would you be a good representative on the CSR Board of Directors?

CSR members in good standing wishing to run for one of two seats up for election on the California State Retirees Board of Directors must file a Candidate Consent Form by Nov. 15. Susan Sears currently holds the district director position for District D, representing Chapters 8, 13, 14 and 19. Keith Umemoto currently holds the district director position for District E, representing Chapters 2, 15 and 165.

The terms for board members in Districts D and E will conclude at the February 2018 CSR Board of Directors meeting. An election in each of the districts will be conducted only if more than one eligible candidate has consented to serve by the Nov. 15, 2017, filing date. Interested members should fill out the Candidate Consent Form below.

Candidates may also submit a brief 200-word statement regarding their qualifications. The election coordinator reserves the right to disallow any statement material that is considered inaccurate. Ballots in the contested race(s) will be sent to



the electorate Dec. 1, 2017, and are due in the CSR Headquarters Office by Jan. 2, 2018.

District representatives are elected by chapter members in good standing within their respective districts. Candidates must also reside within the district holding the election and in a chapter assigned to the district.

The CSR Board of Directors is the governing body of California State Retirees, and it meets three times per year at locations throughout the state. Among the board members' duties are attending board meetings, helping to coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership.

If you are interested in running for these positions or need more information, please contact Corinne Celentano at 916.326.4296 or CCelentano@CalRetirees.org with any questions.

CANDIDATE CONSENT STATEMENT PLEASE PRINT FULL NAME AS IT IS TO APPEAR ON THE BALLOT

I, _____, self-nominate and/or consent to be a Candidate for the office(s) of _____/Delegate _____

Name: _____ Chapter No: _____

Last 4 SS# or Member ID #: _____

Address: _____ City: _____ Zip Code: _____

Telephone No: _____ E-mail: _____

Candidates may submit a brief, factual, biographical statement of no more than 200 words regarding their qualifications. Such biographical statements must be received in the CSR Headquarters Office by Nov. 15, 2017 to be distributed with the ballot. Specifics on candidate statements will be provided to candidates upon nomination acceptance. The contents of these statements must be in accordance with approved guidelines.

Signature: _____ Date: _____

MEMBERS ON THE MOVE



Chapter 36 members Lorna Kisoki, Mark Richardson and Luana Conley attend the Monterey County Fair for Senior Day.



Mick Gleason of the Kern County Board of Supervisors poses with Chapter 26 Vice President Henry Mendoza and Chapter 26 President Al Fillon. Gleason stopped by the CSR kiosk at the Annual City of Delano Filipino weekend celebration.



Chapter 2 Vice President Phyllis Johnson distributes toiletries at the Loaves and Fishes event in Sacramento on Sept. 4.



Chapter 165 meeting Pictured are Virgil Marler, Bruce Eliason, Bryan Jacot, Helen Jacot, Betty Grice, Marion Prine, Eleanor Poole, Judy Kiefer-Meyer, Geanie Hixon, Mae Anderson, CSR District E Director Keith Umemoto and Carolyn Zimmerman.



Jan Christiansen represents CSR at the Pasadena CBEE on July 13.



CSR members discuss the ongoing issue with OptumRx to CalPERS staff at the September S.C.O.R.E. meeting in Sacramento. For the complete story, please visit pages 3 and 7. Pictured are Pat Worden, CSR board member Mary McDonnell, Jenny Hayden, Larry Woodson and Elaine Edwards Yahraus.

To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

Open Enrollment may or may not be closed by the time this hits your mailbox, however, it will be posted on the CSR website earlier, and so I will give a heads up on two items. There was conflicting information given to retirees in Butte County regarding what health plans are available in 2018. The CalPERS website and mailed Open Enrollment material offers a new plan called Anthem Traditional HMO in 36 counties for Basic Plan (those not yet on Medi Care) members. For those in

counties or zip codes where Kaiser and UnitedHealthCare plans are not available, the three Anthem PPO plans (Care, Choice, and Select) are the only choices available. For Basic Plans, there is a \$500 deductible plus 10 percent share of all non-preventative care medical costs, which makes the Traditional HMO attractive.

The Anthem Traditional Plan can be coupled with the Anthem Medicare Preferred for combination plan families (at least one on Medicare and one on Basic).

Problem: I received calls from CSR members in Chico reporting Anthem representatives were telling them they could select Anthem Traditional HMO and CalPERS representatives telling them they could not.

As I researched the issue, I found the CalPERS website also gave conflicting information. One table reported Butte County residents were eligible, but on the website zip code tool they were not. I met with both CalPERS and Anthem managers who acknowledged the

conflicting information and worked to find a resolution. It turns out Anthem Traditional was available in Chico and Butte County, but most providers (physicians) taking the plan were closed to new patients. Anthem decided not to allow new enrollees. Obviously, this was not well communicated.

I pointed out members who may want to switch to Traditional HMO may not need to switch doctors and providers, if their provider was already accepting Traditional. In many cases, they could simply remain with the same provider. Anthem has agreed to do a vigorous outreach to providers and members and give them the option of enrolling in Anthem Traditional. They will be calling all potentially affected members in Butte County to explain that option.

If you live in Butte County, and you did not hear from Anthem and are interested in the Traditional HMO Plan, call CalPERS at **888.225.7377** with your request. If the Open Enrollment is closed, they may make an exception due to the

mistaken communication.

For those members in the Sacramento area who may be interested in or requested changing to the newly available Western Health Advantage plan, please be aware they are dropping UC Davis and its affiliated providers from their provider network. This was not announced in the CalPERS material anywhere. UC Davis has been in their network through 2017, so this could catch people by surprise. If you selected this plan and had UC Davis physicians, you will have to change physicians. You may also request CalPERS grant you an exception and allow you to cancel your request for Western Health Advantage.

OptumRx Pharmacy Benefits Manager Contract Complaints

Our President, Tim Behrens, myself, and members from two other retiree groups gave public comments at the CalPERS Pension and Health Benefits Committee on Sept. 19. Behrens drew the Board members attention to the continuing stream of complaints CSR is getting from our

continued on page 9



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)

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.

NEWS

CSR Bill Watch

continued from page 4

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: Two-year bill.**

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 two persons, appointed by the governor, who represent the public, have financial expertise, and are not interested in the system. **STATUS: Two-year bill.**

ACA 15 (Brough) Would enact the Protecting Schools and

Keeping Pension Promises Act of 2018, which would prohibit a government employer from enhancing employee pension benefits, 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 half 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 (STRS) 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 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 (CalPERS) to report a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note. **STATUS: Two-year bill.**

SCA 8 (Moorlach) 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.**

To your health

continued from page 7

members regarding increased drug costs, prescription denials, excessive requests for pre-authorizations, denied appeals, lost paperwork, and conflicting information from OptumRx customer service.

As the primary recipient of complaints, I gave a summary of some of the most egregious examples of member hardships, including a bill for \$543 sent to an 86 year old lady who had been paying \$40 for the same drug at CVS under the prior PBM contract. Many drugs have been placed in higher tiers or dropped from the formulary completely, costing us more or preventing us from obtaining them. Our recommended solution is for CalPERS and OptumRx to revise the more restrictive formulary to mirror the former CVS formulary and many of the problems may

continued on page 13



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

3981a

ANSWERS ON PAGE 13



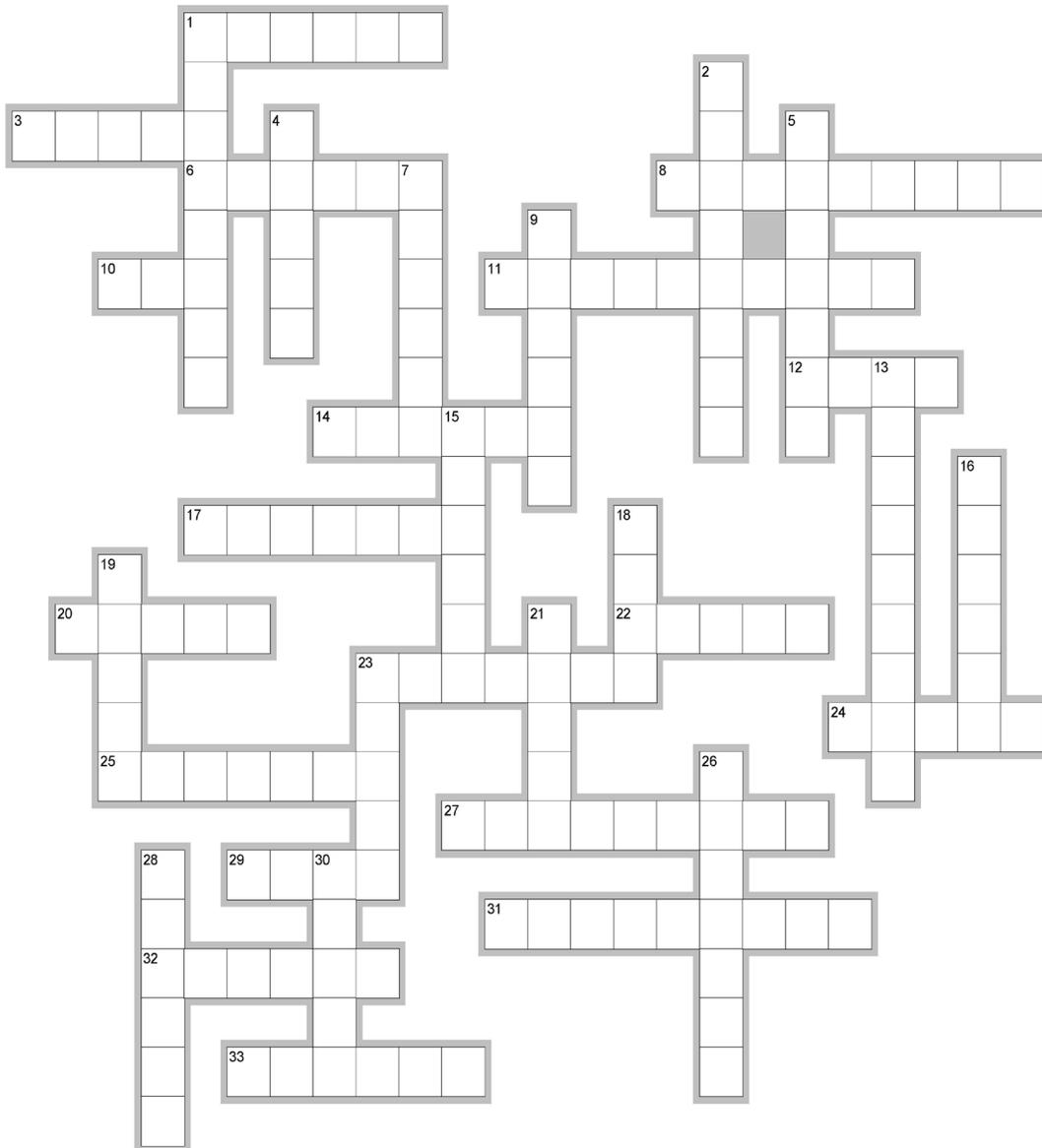
Black Bean Chili

Ingredients:

- 1 medium onion, chopped
- 2 cloves garlic, minced or pressed
- 2 cups or one 15 oz can black beans
- 1 15 oz can diced tomatoes
- 1 tablespoon chili powder
- 1/2 cup cilantro

Directions:

Chop onions and mince or press garlic
 Let sit for at least 5 minutes
 Place all ingredients—except cilantro—in a pot, cover, and let simmer for about 20 minutes
 Top with cilantro and serve



EclipseCrossword.com

ACROSS

1. Macaroni & _____
3. Chips & _____
6. Table & _____
8. Anthony & _____
10. Adam & _____
11. Rocky & _____
12. Bacon & _____
14. Ken & _____
17. Ozzie & _____
20. Batman & _____
22. Bert & _____
23. Peas & _____
24. Peanut butter & _____
25. Laverne & _____
27. Snoopy & _____
29. Beans & _____
31. Chicken & _____
32. Paper & _____
33. Hugs & _____

DOWN

1. Cheese & _____
2. Gilbert & _____
4. Laurel & _____
5. Milk & _____
7. Cup & _____
9. Romeo & _____
13. Simon & _____
15. Bread & _____
16. Hansel & _____
18. Currier & _____
19. Shoes & _____
21. Lone Ranger & _____
23. Bonnie & _____
26. David & _____
28. Salt & _____
30. Fish & _____

FIND US ONLINE OR VISIT WWW.CALRETIRES.ORG



If you need the CSR logo, please contact jvilla@CalRetirees.org

CALIFORNIA STATE RETIREES

SAVVY SENIOR

Top new cars for older drivers

Dear Savvy Senior,

My wife and I are both in our late sixties and are looking to buy a new car. Can you recommend some good resources that can help us evaluate and choose a good car for older drivers?

Signed Car Shoppers

Dear Shoppers,

With more than 40 million licensed drivers in the United States age 65 and older, many automakers today are designing certain vehicles that are friendlier for older drivers. But what makes a good car for seniors? For many, top priorities include a vehicle that's easy to get in and out of, easy to adjust for fit and comfort, easy to operate and see out of, reliable, safe and a good value.

To help you narrow your vehicle choices, Consumer Reports and the American Automobile Association (AAA) offer some great information and tools to assist you.

CR Best Cars

Consumer Reports recently put out a top 25 ranking of new cars for senior drivers. Each vehicle on their list offers excellent or very good ratings on reliability, safety, road-test performance and owner satisfaction. And, they offer a variety of senior-friendly features that are extremely important to older drivers, like the following:

•Easy front-seat access: Vehicles



with low door thresholds, wider door openings, and step-in heights that reduce the need for ducking or climbing, make getting in and out of a car easier for those with physical limitations.

•Good visibility: Being able to see well out of the front, sides, and back of a vehicle for tall, medium, and shorter drivers.

•Simplified controls: Easy-to-read gauges and simplified/intuitive controls for changing the radio, shifting gears, and adjusting the heating and cooling is a high priority among older drivers.

•Bright headlights: Powerful headlights can make driving at night easier for people with decreasing or compromised vision.

They also weighed in extra safety

features (standard or optional) like a backup camera, automatic emergency braking, forward-collision warning and blind-spot warning. Their picks include a variety of compact and mid-sized sedans and SUVs, two minivans and a station wagon from seven different automakers.

Here's their top 25 ranking, starting with one through 25: Subaru Forester; Subaru Outback; Kia Soul; Subaru Legacy; Kia Sportage; Toyota Highlander; Toyota Prius V; Toyota RAV4; Honda Odyssey; Nissan Rogue; Honda Accord; Ford C-Max Hybrid; Hyundai Sonata; Toyota Camry; Subaru Crosstrek; Toyota Sienna; Honda CR-V; Honda Pilot; Kia Forte; Ford Escape; Toyota Corolla; Kia Sorento; Ford



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

Flex; Hyundai Santa Fe; Hyundai Tucson.

For more information on their top 25 list, see ConsumerReports.org/elderly-driving/top-25-new-cars-for-senior-drivers.

AAA Tool

Another great resource that can help you evaluate and choose a vehicle that meets your needs is the AAA online tool "Smart Features for Older Drivers."

At SeniorDriving.AAA.com/SmartFeatures you can check the areas you have problems with – like diminished vision, cognitive decline, limited upper body range of motion, decreased leg strength, arthritic hands, short stature or overweight – and the tool will identify vehicles that have the features that will best accommodate your needs. Although this tool looks at model-year 2016 vehicles, in many cases the features shown are carried over for 2017 models.

They also have a Smart Features brochure you can download that will tell you what to look for in a vehicle to best accommodate your needs.

In loving memory of Pat Behrens

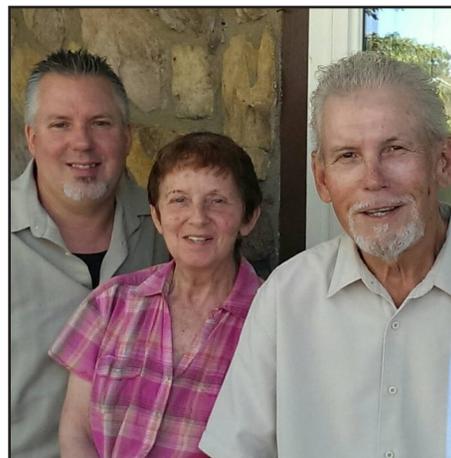


Pat Behrens, wife of CSR President Tim Behrens, a life-long resident of Porterville, born on March 3, 1948, passed away on Sept. 7, 2017. She was 69.

Pat worked at Jostens for 28 years, and Sierra View Radiology for 7 years. She enjoyed trips to Las Vegas, cruises, and was a lover of animals, having 18 cats and a dog. She loved playing women's fast pitch softball; she played for eight years at

second base. She always greeted you with a smile and knew no strangers.

She is survived by her husband, Tim Behrens; son, Sam Behrens; sister, Sharon Migalski; brother and wife, Mike and Tammy Woods; granddaughter, Mallory Conner-Behrens; great granddaughters, Addison Mae Justice and Emerson Ann Moxie. A service was held at Zion Lutheran Church in Terra Bella on Friday, Sept. 15, 2017. She was laid to rest at Zion Lutheran Cemetery. Pat loved her family and friends and will be sorely missed.



Pat Behrens with her son, Sam, and husband, CSR President Tim Behrens.

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*This information is only an outline of the plan's features. The full rules and regulations of the plan are shown in your Member Guide. Please read it carefully.

44128 ©2017 WorldWide Resorts II Beverly

Active employees: are you nearing retirement?

Consider the steps below in your journey to retirement. Once you retire, join California State Retirees (CSR) to protect your pension and health benefits. CSR is the largest, most experienced organization of its kind, representing more than 36,000 retired state workers.



GET STARTED

Visit calpers.ca.gov and do the following:

Watch the Planning Your Financial Future video series

View and begin the Planning your Financial Future Checklist

Visit the Social Security & Your CalPERS Pension page

Estimate your monthly benefit with the Retirement Estimator Calculator

Enroll in Member Education classes



LEARN MORE

Visit calpers.ca.gov and do the following:

Estimate the cost of purchasing additional service credit with the Service Credit Cost Estimator

View the "When You Change Retirement Systems" and "CalPERS Temporary Annuity" PDFs if they apply to your employment history

Fill out and mail your "Retirement Allowance Estimate Request"



TAKE FINAL STEPS

Make copies of the documents you'll need to submit your Service Retirement Election Application

Make an appointment with CalPERS if you need more assistance with your paperwork

Learn more about retirement allowance taxability from the Internal Revenue Service or State of California Franchise Tax Board



RETIRE!

Submit your complete retirement application in person, by mail, or online at myCalPERS

Check with your personnel office to determine retiree health and dental coverage

Sit back, relax and enjoy your retirement



JOIN CSR

Begin retirement the right way, by joining CSR to protect your pension and health benefits. Take advantage of our member benefits and discounts, and our incredible community of 36,000 retired state workers.

calretirees.org

10 GREAT REASONS TO JOIN CALIFORNIA STATE RETIREES

- 1. Advocacy:** CSR has 86 years of experience representing retired state employees. Protecting your rights and benefits is our top priority. We strongly oppose legislation that threatens to undermine the CalPERS system. We work with a highly influential and educated team to protect your rights.
- 2. Member discounts:** We have discounts ranging from emergency assistance and insurance to recreational activities and legal services. If you are not a member, you are at risk of losing your CSEA benefits.
- 3. CalPERS coverage:** Not everyone can attend CalPERS Board and committee meetings. Our staff and leadership do the work for you. We speak on behalf of our members and make sure your voice is heard.
- 4. Monthly newspaper:** The California State Retiree provides valuable information about issues affecting your pension and benefits; services for retirees; and features about retirees like you.
- 5. Community:** There are 26 chapters throughout the state. Attend your chapter's meetings to hear interesting guest speakers, find out about possible changes to your pension and medical benefits, partake in social activities, and enjoy a low-cost lunch! Your peers are your best resource. Stay informed and be a part of an amazing community.
- 6. Retired Annuitant Program:** Looking to keep busy? Only CSR members are eligible for the CSR Retired Annuitant Program List. State officials at around 200 state offices throughout California contact our annuitant members for temporary, part-time jobs with the state.
- 7. 36,000 members strong:** Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. We are 36,000 members strong ... and growing. Join us!
- 8. Minimal monthly dues:** Our dues are minimal, but the benefits are significant. Our dues range from \$1 to \$12 per month, depending on your CalPERS monthly allowance.
- 9. Giving back:** Our members are active in their communities. They participate in food drives, give student scholarships, work with charities, attend seasonal parties and so much more. Make a difference after retirement while having fun!
- 10. All are welcome:** While we concentrate specifically on state issues that affect your health and your pensions, there are so many other perks of membership from which all retirees can benefit. Any California retiree can be a member and get access to our exceptional member benefits and strong retiree community.

To view a complete list of member benefits go to

www.calcsea.org/benefits

To join, send an application at

calretirees.org/joinus

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.

To your health

continued from page 9

resolve.

The Board members were extremely responsive to our comments. We have a meeting scheduled with CalPERS management staff, who have also been responsive to our concerns, in early October to further discuss. The issue is being placed on the November PHBC meeting for what we hope is a positive resolution.

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**.

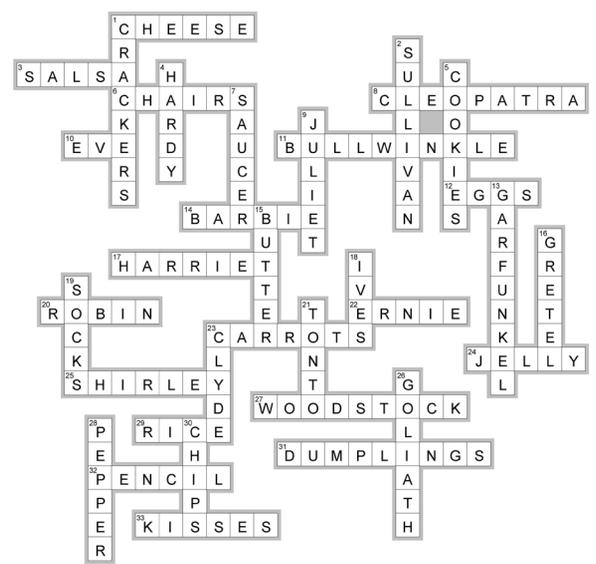
Tell us about your involvement and whether the military helped or hindered the building of your character. Did you study on the G.I. bill?

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 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!

Answers from Page 10



EclipseCrossword.com

Chapter 1

Richard Ackerman
Bonnie Agnello
Alice Carraher
Helen Doria
Marsha Evans
Michelle Freeman
Ann Gelles
Cheryl Johnson
Janet Kelly
Beverly Patterson
Thelma Riel

Chapter 2

Esperanza Aldaco
Terri Ashley
Michael Bowlin
Daisy Cabrera
John Dollar
George Erickson
Barbara Esquivel
Vikki Evans
Joseph Fabbri
Cynthia Glass
Robert Guillen
Candice Hetherington
Karen Leon
James Long
Melinda Lorenz
Joy Mc Donald
Cathy Mccaster
Samy Mickhail
Ton Nguyen
Guillermo Oropeza
Daniel Phillips
Catherine Powers
Bernard Quinn
Brenda Richardson
Senita Robinson-Taylor
Tonya Roemer
Randolph Ruark
Randolph Saint Martin
Anna Sandoval
Linda Smith
Karen Susoev
Deborah Tamannaie
Regina Washington
Donna Whitchurch
Glen Wynne
Denise Youngblood

Chapter 3

Maria Casillas
Claire Deem
Daymond Gee
Kimberly Lee
David Rowland
David Sihoe
Torben Torp Smith
Lisa Tresca
Carlina Victoria
Amelia Wong
Sherman Wong

Chapter 4

Pamela Butler
Carl Frierson
Augie Gomez
Larry Hubbard
Margarita Lopez
Donna Nelson-Netherly
Rosalind Ponce
Maria Sosa
Barbara Stovall-Lopez
Corlis Ushijima

Chapter 5

Marilyn Alvarado
Pamela Jasmer
Kathleen Russell
Dawn Vallado
Robert Walden
Joan Weyer
Kim Williams

Chapter 6

Ruben Aceves
Jean Belangeri
Art Castell
Adeline Christensen
Sara Contreras
Cecelia Davis
Howard Garcia
Eric Johnston
Wendy Keedy
Faten Kellini
Robert Morgan
Jaimie Nava
Colleen Reeves
Francisco Sanchez
Jennifer Sharpshair
Ricardo Velazquez
Dorothy Villalobos

Chapter 8

Marty Reed

Chapter 9

Jose Arana
Lorenza Ayala
Donna Davidson
Teresa Garcia
Elsa Henriquez
James Lee
Janine Martinez
Edna Menchaca

Chapter 10

David Arndt
Ellen Bergstresser
Susan Cromwell
Suzanne Daily
James Johnson
Cynthia Jones
Pamela Kenney
Katherine Kimball
Jennifer Mouzis
Melody Pietsch

Diane Salmon
Mary Tool

Chapter 11

Mary Arredondo
Patricia Feller
Sheila Hayes
Leslie Jensen
Everlean Summers-Goode
Tomas Uribes

Chapter 12

Mary Cuevas
Susan Kimpston
Elvira Langbecker
Laramie Tucker
Larry Vietti

Chapter 13

Vicki Loe
George Steen

Chapter 14

Kimberly Gaultney
Beverly Langston
Sheri Sherwood
Suzanna Stanton

Chapter 15

Debbie Decelle
Anthony Miller
Tina Norton

Chapter 16

Teresa Elliott-Austin
Doris Sasaki
Celia Yates

Chapter 17

Donna Bearman
Victoria Castrillo
Esther Gutierrez
David Kuhn
Mardi Rembold
Vickie Rocha

Chapter 20

Mitchell Mc Murray

Chapter 21

Claudia Bettinelli
Anna Espejo
Susan Esposti
Fely Evangelista
Theresa Halstead
Robert Haynes
Emilie Jackson
Diane Kane
Tania Montes
Dolores Silva
Tom Wood

Chapter 23

Roberto Fernandez
Carlos Gonzalez

Myra Latson
Maria Quinonez

Chapter 26

Christine Lopez
Julie Ming

Chapter 31

Hilda Bocanegra
Sharon Hannaford

Chapter 34

Gaye Berger
Margaret Brown
Corey Holst
Marsha House
Cathy Lampshire
David Tague

Chapter 35

Denise Carr
Connie Dennis
Catherine Drusen
April Gonzalez

Chapter 36

Emmanuel Pascua
Sarah Villafuerte
Nancy Wagner

Chapter 165

John Andre
Edward Andrews
Richard Birdsall
Stephen Carnes
Marilyn Casey
Kathryn Childers
Eugene Ellenburg
Leisa Longacre
Annette Marshall
Luisa Plasencia
Vicky Rasser
Maria Rodine
Jeanne Sacco
Robert Scattini
Michele Tomlinson
Richard Wilcox

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.

CHAPTER MEETING NOTICES

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen 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

CHAPTER 2

SACRAMENTO/YOLO AREA

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

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

Meeting: Monday, Nov. 6, 11 a.m. to noon; the official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** TBA. **Menu:** Turkey sandwich on croissant, cranberry salad, pumpkin pie with whipped cream. Vegetarian meal is eggplant, tomato, mozzarella, and pesto on ciabatta bread. Gluten free and vegan meals are by special order request only to Phyllis Johnson. **Cost:** Members eat free. Guests are \$3, payable by sponsor upon arrival at sign-in table. **Reservations are required:** RSVP for members and guests by 5 p.m. Oct. 27 to Phyllis Johnson at johnsonphyllis010@yahoo.com or (209) 471-2192. **For additional information:** Contact Phyllis Johnson. Voicemail messages are encouraged. Please Note: Dec. 4 - Save the date for your Chapter 2 Annual Christmas Party at the Dante Club.

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, Dec. 8, 11:30 a.m.

Where: United Irish Cultural Center, 2700 45th Ave., San Francisco. **Program:** TBA. **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 to make your reservations.

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.

Meeting: Thursday, Oct. 19, 11:30 a.m. to 1:30 p.m. **Where:** Taix Restaurant, 1911 Sunset Blvd., Los Angeles. **Program:** An OptumRx representative will be speaking.

Meeting: Tuesday, Nov. 14, 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

Mariposa Subchapter

Meeting: TBA.

Merced Subchapter

Meeting: TBA.

Modesto Subchapter

Meeting: TBA.

Sonora Subchapter

Meeting: TBA.

Jackson Subchapter

Meeting: TBA.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Erlinda Ochoa, (909) 822-4128; **Treasurer/Secretary:** Willis Huddleston, (805) 573-5345.

Meetings are held quarterly

Meeting: Wednesday, Dec. 6, 11 a.m. **Where:** Sizzler Restaurant, 9800 Sierra Ave., Fontana. **Program:** TBA. **Cost:** Members are free; Guests are \$10.50. **Reservations:** Not required.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 954-3631 or veronicacupcake57@gmail.com; **Vice President:** Vacant; **Secretary:** Vacant; **Treasurer:** Patti Falk, (707) 445-1196 or pmfalk@earthlink.net

Meetings are held quarterly, unless otherwise announced

Humboldt Chapter

Meeting: Tuesday, Dec. 5, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Reservations are required:** By Tuesday, Nov. 21, please contact one of the officers listed above.

Del Norte Subchapter

Meeting: Wednesday, Dec. 6, 11:45 a.m. **Where:** Lucky 7 Casino, 357 N. Indian Road, Smith River. **Reservations are required:** By Wednesday, Nov. 22, 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:** Donna Hernandez, (562) 864-3470 or donnacooker@msn.com

Meets second Wednesday of each month, unless otherwise announced

Meeting: Wednesday, Oct. 11, 10 a.m., Executive Board meeting, followed by the general meeting at 11 a.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Program:** We are collecting toiletries through December for a local women's shelter. **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, 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; **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: Saturday, Dec. 2, 11:30 a.m. **Where:** Holy Trinity Apostolic Church, 537 M St., (corner of Ventura and M Streets) Fresno. **Program:** Attendees will witness their generous gifting throughout the year as part of the program. Guest speakers will discuss health care benefits and pensions. There will be door prizes, a special drawing for veterans, along with raffles, holiday gift cards, fabulous food, and seeing lots and lots of friends. **Cost:** \$15 each for members and spouses and \$18 for nonmembers. **Reservations are required:** Please call (559) 920-7277 or (559) 707-7067. Deadline for reservations is Nov. 22. **Please note:** In prior years, we have asked for donations of unwrapped toys. A motion was made at our March meeting to have people donate the cash they would have spent. The cash will be gifted to the Fresno Police Chaplaincy Program in an effort to purchase identical "Teddy Bears" to give to all Fresno first graders with a resiliency story. You can also write a check made out to them as a tax donation on behalf of CSR Chapter 11. Hope to see you there! If you have any questions, call Christy at (559) 707-7067 and leave a message.

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

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

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 (shopping center on the corner of Apple Valley Road and Hwy 18) **Program:** A representative from California Earthquake Authority will speak. **For more information:** Please contact Caryl Cole.

Meeting: Wednesday, Dec. 13, 11 a.m. to 3 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; **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, Oct. 16, 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 members. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: S.E. Riazi, (530) 519-2174 or seriaz@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, Oct. 18, 11 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Christina Fountain, OptumRx Senior business analyst, will speak about program plans and services offered by OptumRx. Please come to our luncheon and ask all your questions and voice your concerns. **Cost:** Members are free and nonmembers are \$15 a person. **Reservations are required:** Please RSVP to S.E. Riazi at (530) 519-2174 or email seriaz@gmail.com by Saturday, Oct. 14.

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 or Carol Van Amburg at (530) 254-6891 or carolvan60@frontiernet.net

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

CHAPTER MEETING NOTICES

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. **Reservations:** Not required.

CHAPTER 16

SAN JOAQUIN COUNTY

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

Meets on the third Friday of March, July and November

Meeting: Friday, 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:** Estate planning will be the topic of discussion. **Cost:** Free to all Chapter 17 members.

Meeting: Thursday, Dec. 7, 11 a.m. **Where:** Best Western Seven Seas, 411 Hotel Circle South, San Diego. **Program:** Chapter 17 Annual Holiday Meeting. We will have a short meeting to review and approve the chapter annual budget prior to food, entertainment and fun. There will be door prizes, buffet lunch, music and entertainment. Bring an exchange gift for the door prize drawing. Meet your fellow retirees and have some fun! **Cost:** A \$15 deposit by check per person is required with RSVP by Nov. 30. Make checks payable

to CSR Chapter 17. Mail to: Elaine Edwards-Yahraus, 316 C Avenue, Coronado, CA 92118-1406. For more information, please contact Elaine (619) 435-4044 or Diane (619) 467-7861.

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.

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, charkitty@gmail.com

Meets monthly, except in July and August unless otherwise announced

Meeting: Wednesday, Oct. 18, 9:30 a.m. **Where:** Sizzler, 7131 Van Nuys Blvd., Van Nuys. **Program:** Harvest theme. Members are invited to come in costume. **Cost:** Members cost \$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 mdl2aguilar@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, Oct. 19, 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, Dec. 19, 11:30 a.m. **Where:** Wedgewood Banquet Center, 5880 Olivas Park Drive, Ventura. **Program:** Holiday meeting. **For more information:** Please get a hold of Raylene Laverentz, President of Chapter 31 at cell (805) 551-2278 or home (805)986-1854.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Adolfo Zavala, (714) 388-5355; **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, Oct. 11, 11:30 a.m. **Where:** Don Jose's Restaurant, 14882 Holt Ave. Tustin. **Program:** Reverse Mortgages guest speaker. **Cost:** Members eat free. **For more information:** Call any chapter officer listed above.

Meeting: Wednesday, Nov. 8, 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:** Travel agency guest speaker. **Cost:** Members eat 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, Oct. 12, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

Meeting: Nov. 9, 11 a.m. **Where:** Santa Fe Depot/Senior Center, 280 N. Fourth St., Porterville.

Meeting: Thursday, Nov. 16, 11 a.m. **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:** Elli's Greatest American Restaurant, 1250 South Main Street, Salinas. **Program:** Friends of the Salinas Public Library. **Cost:** Members order off the breakfast/lunch menu free of cost. **RSVP:**

Please contact Susanne by Oct. 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.

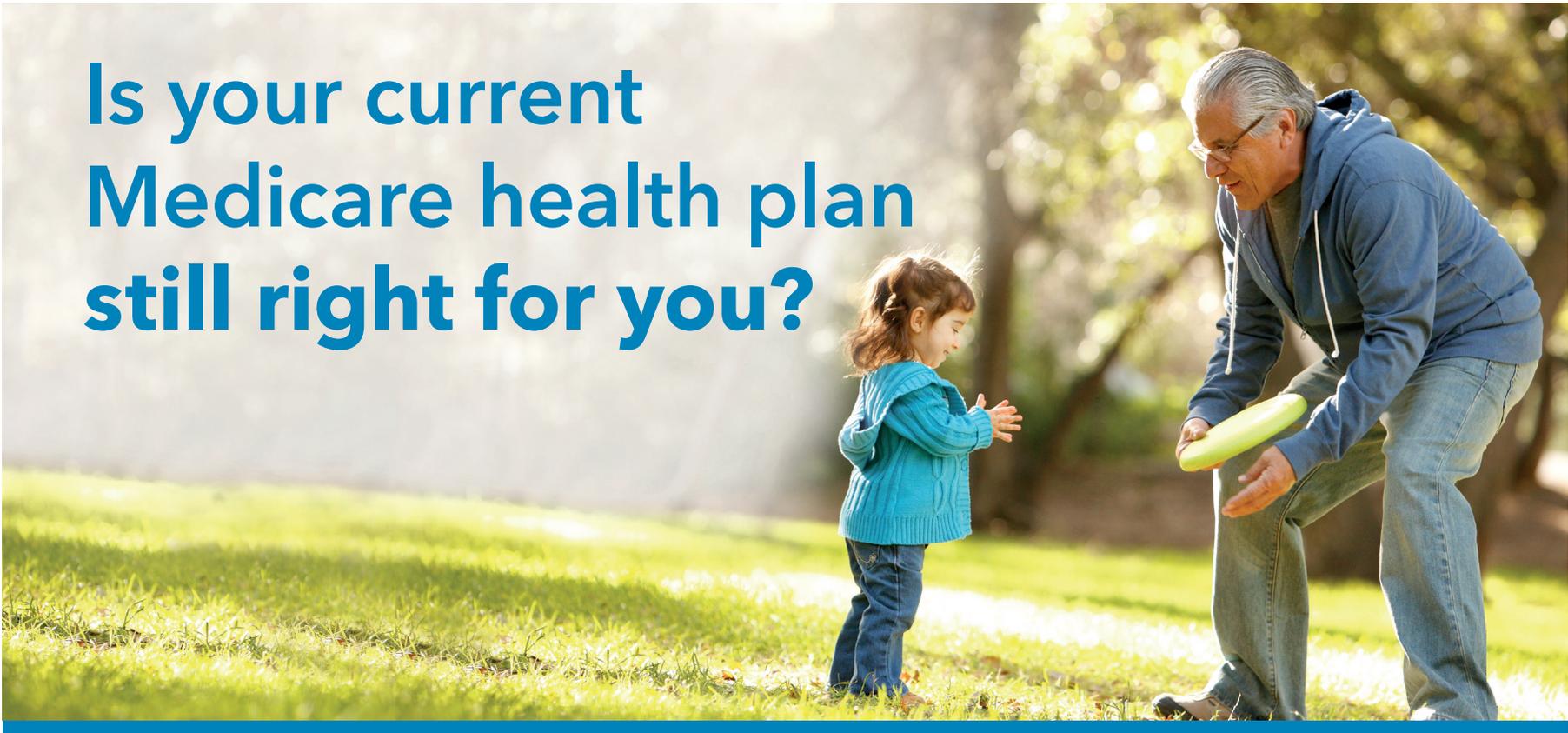
Questions about Chapter Meeting Notices?

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