

CALIFORNIA STATE RETIREES



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A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

MARCH 2019

2019 CalPERS Board of Administration retired member election

Eligible retired CSR members of the California Public Employees' Retirement System (CalPERS) will have an opportunity to elect the retired representative seat on the CalPERS Board of Administration currently held by Henry Jones. The term of office for this position will expire on January 15, 2020. The new term of office will begin January 16, 2020 and run through January 15, 2024. The election process will begin on March 25, 2019 when the Notice of Election is mailed directly to retired CalPERS members.

The CalPERS Board of Administration consists of 13 members; six of the members are elected by their represented membership. The Board composition is mandated by law and cannot be changed unless approved by a majority of the



registered voters in the State. Each candidate must be elected by a majority vote. If there is not a majority vote winner in the primary election, then a runoff election must be held between the two candidates who received the highest number of votes in the election.

The incumbent, Henry Jones, has declared his intention to be a candidate for re-election. As of the printing of the March *Retiree* no other candidate has publicly declared for this election. CSR is preparing to interview all candidates. A potential candidate must submit a Nomination Petition

for the Retired Member position to become a candidate for election. The Nomination Petition Packages will be available through the Board Election Office at 400 Q Street, Room W2580, or at www.calpers.ca.gov/boardelection when the Notice of Election is distributed on March 25, 2019. Completed nomination petitions must be received by CalPERS no later than May 16, 2019 at 5:00 p.m. Board Election team members

will work with the Office of Public Affairs to videotape the candidate statements for posting on the CalPERS website. In addition, all candidates will be invited to participate in a Candidate Forum in September 2019. More information will be provided when a date has been selected. The forum will

be streamed live and posted on the CalPERS website for those unable to watch or attend the live event. The newly elected Board Member will be seated on the CalPERS Board of Administration in accordance with the Public Employees' Retirement Law, Government Code Section 20095.

If you have any questions, please contact CalPERS at **888.225.7377** www.calpers.ca.gov/boardelection

2019 PRIMARY ELECTION SCHEDULE

- March 25:** Notice of Election will be mailed directly to retired members.
- May 16:** Nomination Petition, Nomination Acceptance/Ballot Designation forms and Candidate Statements from eligible retired members are due by 5:00 p.m.
- June 3:** Deadline for CalPERS receipt of the Candidate Statement Addendum.
- June 4:** Random drawing for the order of candidate names to appear on the ballot.
- August 30:** Ballots will be mailed directly to eligible voters. Eligible voters will have the opportunity to submit their vote either online, by telephone, or by paper ballot in accordance with the instructions provided in the ballot package.
- August 30 – September 30:** Returned envelopes will be scanned and secured at 7720 Hardeson Road, Suite B, Everett, Washington 98203.
- September 6:** Eligible voters who have not received a ballot by this date should contact the Customer Service Center for a replacement ballot at **888.492.4763**.
- September 30:** Voted ballots must be received by CalPERS on or before this date.
- October 1 – through completion:** Beginning at 9:00 a.m., on October 1, 2019, the sealed, signed, envelopes containing the voted ballots will be opened, the ballots removed, and processed at 7720 Hardeson Road, Suite B, Everett, Washington 98203. Public viewing will be allowed.

••DATED MATERIAL – PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
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Women's History Month: 31 days of amazing women

Every day brings women's notable events, achievements, births and deaths in March aka Women's History Month:

March 1, 1945 – Nancy Woodhull is born. She was a founding editor at USA TODAY and worked to redefine how women are covered in the news.

March 2, 1950 – Karen Carpenter is born. The three-time Grammy-award winning singer and drummer brought attention to eating disorders, which affect 20 million women in the U.S.

March 3, 1887 – Helen Keller meets Anne Sullivan, her teacher and life-long friend. Sullivan helped Keller become the first blind-deaf person to graduate from college, and the pair advocated for people with disabilities.

March 3, 1962 – Jackie Joyner-Kersey is born. The six-time Olympic medalist is considered one of the world's greatest female athletes and holds the world record in the heptathlon.

March 4, 1917 – Jeannette Rankin, R-Mont., takes her seat as the first female member of Congress. Rankin was a life-long pacifist and opposed both World Wars while in office.

March 5, 1931 – Geraldyn (Jerrie) Cobb is born. She became the first woman to pass qualifying exams for astronaut training in 1959 but wasn't allowed to train because of her gender.

March 6, 1986 – Georgia O'Keefe dies. She was a pre-eminent artist who laid the foundation for American modernism with her paintings of enlarged flowers and New Mexico landscapes.

March 7, 1938 – Janet Guthrie is born. She became a female race car driver and qualified for and competed in the Indianapolis 500 and the Daytona 500 in 1977.

March 8, 1914 – International Women's Day is held. After the 1914 celebration and push for equality, the day has become an annual staple for global awareness around women's issues.

March 9, 1910 – Sue Lee is born. The San Francisco labor organizer led a 15-week strike against a garment factory, fighting for better working conditions and increased wages.

March 9, 1928 – Graciela Olivarez is born. The first woman and Latina graduate from Notre Dame Law School, she fought for Mexican-American rights and worked to decrease poverty.

March 10, 1903 – Clare Booth Luce is born. She served as ambassador to Italy in the 1950s, one of the top ambassador positions held by a woman at the time.

March 11, 1993 – Janet Reno is confirmed as the first woman to be U.S. Attorney General.

March 12, 1912 – First-ever Girl Scouts meeting is held in Savannah, Ga. The organization has grown to 2.7 million members.

March 12, 1968 – Tammy Duckworth is born. She became the first disabled woman to serve in the U.S.

House of Representatives and the second Asian-American woman in the Senate.

March 13, 1986 – Susan Butcher wins Iditarod, becoming the second woman ever to win the Alaskan dog sled race.

March 14, 1997 – Simone Biles is born. She becomes the most decorated American gymnast, winning four gold medals

film in Erin Brockovich.

March 18, 1964 – Bonnie Blair is born. She is a five-time Olympic speed skating gold medalist and the most decorated female Winter Olympian in U.S. history.

March 19, 1947 – Glenn Close is born. A multi-time Emmy, Tony and Oscars Award winner, she has also advocated for women's and LGBT rights.

March 20, 1982 – Joan

Jett's I Love Rock 'n Roll hits No. 1 on Billboard charts. Jett is a pioneer for female rock musicians.

March 20, 1852 – Harriet Beecher Stowe's novel Uncle Tom's Cabin is published and becomes the best-selling book of the 19th century.

March 21, 1986 – Debi Thomas becomes the first African-American woman to win the World Figure Skating Championship.

March 22, 1972 – Congress passes the Equal Rights Amendment, which granted equal rights for women but was never ratified by the required number of states.

March 23, 1924 – Bette Nesmith Graham is born. She invented Liquid Paper correction fluid, a brand of white-out.

March 24, 1912 – Dorothy Height is born. She served more than 40 years as president of the National Council of Negro Women and worked to foster interracial dialogue.

March 25, 1934 – Gloria

Steinem is born. She became a leader of "second wave" feminism and remains one today.

March 26, 1940 – Nancy Pelosi is born. She became the first and so far only female U.S. speaker of the House in 2007.

March 26, 1930 – Sandra Day O'Connor is born. She became the first female U.S. Supreme Court Justice in 1981.

March 27, 1924 – Margaret Butler is born. She was the first female fellow at the American Nuclear Society and advocated for women in science and math fields.

March 28, 1882 – First NCAA women's college basketball national championship game: Louisiana Tech vs. Cheyney 76-62. (Before it was the Association for Intercollegiate Athletics for Women.)

March 29, 1928 – Joan Kelly is born. She was a leading Italian Renaissance historian and challenged dominant notions of women's roles during that time.

March 30, 1911 – Ellen Swallow Richards dies. She was the first woman admitted to the Massachusetts Institute of Technology and also its first female instructor.

March 31, 1888 – Susan B. Anthony, Clara Barton, Julia Ward Howe and Sojourner Truth, among others, organize The National Council of Women of the U.S., the oldest American non-sectarian women's organization.

Source: USA Today



at the 2016 Rio de Janeiro Olympics.

March 15, 1933 – Ruth Bader Ginsburg is born. She is the second female U.S. Supreme Court Justice and spent her legal career advocating for women's rights before taking the bench.

March 16, 1850 – Nathaniel Hawthorne's The Scarlet Letter is published. Hawthorne's work explored women's societal roles in Puritan Boston.

March 17, 2000 – Julia Roberts becomes the first female actor ever to earn \$20 million for a single

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UPDATES

Supreme Court Pension Ruling Eliminates Ability to Purchase "Air Time" Service Credit – No Impact on California Rule

The California Supreme Court published a March 4, 2019 opinion in Cal FIRE Local 2881 v. CalPERS. The lawsuit challenged the portion of the Public Employees' Pension Reform Act of 2013 (PEPRA) which eliminated the ability of state employees to purchase up to five years of additional CalPERS service credit, known as "air time." Although the Court's decision upholds the portion of PEPRA which took away the opportunity to purchase air time service credit for state employees, the ruling is narrow in scope. The Court held the ability to purchase air time was not a constitutionally vested pension benefit protected by the contract clause. It is important to note this decision has no impact on those who purchased additional service credit prior to 2013. Because the Court concluded the opportunity to purchase additional retirement service credit was not protected from impairment by the contract clause, its elimination does not implicate the State Constitution or the "California Rule." Since 1955, the courts have held under the California Rule that once pension benefits are granted to a public employee, they are vested and cannot be modified for the duration of an employee's career. While this decision has no impact on the California Rule, two significant pension cases which may impact the California Rule remain pending before the State Supreme Court and are likely to get attention from the Court in the months to come. All CSR members should take comfort that none of the pending legal challenges would impact the right to pensions or benefits that have already been earned and are solidly protected by the California Constitution. Those pushing for changes to the California Rule are doing so with the hope of making changes to the pension benefits of existing employee's future service. CSR will continue to keep you apprised of important pension issues and inform you of actions taken to protect your interests.



Subscribe to the Member Benefits E-Newsletter!
Get the newest ticket additions, discounts, and events right to your inbox. Also, you can select cities that you are interested in to receive information about tickets and discounts in that area.

Visit www.calcsea.org/Help/E-Newsletter and sign up today!

UPCOMING EVENTS 2019

March 19 & 20
CalPERS Board of Administration
Lincoln Plaza North 400 P St.
Sacramento, CA 95814

March 29
Cesar Chavez Day
HQ closed

April 1 & 2
CSR Lobby Day
Sacramento, CA 95814

April 16 & 17
CalPERS Board of Administration
Lincoln Plaza North 400 P St.
Sacramento, CA 95814

May 27
Memorial Day
HQ closed

June 25-27
CSR Board of Directors meeting
Costa Mesa, CA



The battle to reduce prescription drug prices President, Governor, and CSR agree drugs cost too much

The President of the United States and the new California Governor don't agree on much. As this is written, they are in the midst of a Twitter war over high-speed rail. They are on opposite sides of legal and personal battles over immigration, environment protections, LGBT and reproductive rights, and multiple other policy matters.

Fall where you may in those fights, but there is one thing on which the President and the Governor – and CSR – agree: prescription drugs cost too much.

In his State of the Union address on February 5, President Trump said: “The next major priority for me, and for all of us, should be to lower the cost of health care and prescription drugs, and to protect patients with preexisting conditions... It's unacceptable that Americans pay vastly more than people in other countries for the exact same drugs, often made in the exact same place. This is wrong, this is unfair, and together we will stop it — and we'll stop it fast. I am asking Congress to pass legislation that finally takes on the problem of global freeloading and delivers fairness and price transparency for American patients, finally. We should also require drug companies, insurance companies, and hospitals to disclose real prices to foster competition and bring costs way

down.”

One week later, Governor Newsom said this in his State of the State speech: “We must address rising costs (of health care) throughout the system, like the consolidation of hospitals and other health providers, which limits patient choice and makes care more expensive. And we must continue to bring down the cost of prescription drugs... I want to thank President Trump for calling attention to prescription drug prices in his State of the Union. Yes, you heard that right. I hope he follows through. After all, this should be a bipartisan issue.”

Whether the U.S. Congress steps up and answers the President's challenge to do something about high drug prices is yet to be seen. For his part, Newsom did not wait for legislative action. The same day he took office, he signed an executive order to combine by January 2021 all state entities that purchase prescription drugs, including Medi-Cal, into the nation's biggest single-purchaser (representing 13 million Californians) of drugs. The order even contemplates allowing private sector entities to join and benefit from the bulk pharmaceutical purchasing plan. The hope here is that a giant California purchasing collaborative will be able to demand better prices at the negotiating table from the multi-national

pharmaceutical companies.

CSR members know all too well that prescription drugs cost too much. They live with those high prices every day. CSR has been active in supporting legislation aimed at fighting this problem. In 2017, Governor Brown signed CSR-supported SB 17 (Hernandez), which requires increased transparency in prescription drug pricing consistent with other sectors of the health care industry. Doing so will allow policy makers to understand the pricing mechanisms for pharmaceuticals and take appropriate actions to ensure access to life-saving medications. Another CSR-supported bill, AB 315 (Wood), approved by Governor Brown last year, requires all pharmacy benefit managers (PBMs) to be registered with the Department of Managed Health Care and that PBMs periodically disclose information regarding the cost changes associated with pharmaceuticals. AB 315 will improve transparency and accountability in the management of prescription drug benefits and help to address the issue of escalating drug prices.

Last month, CSR signed on in support of another bill to address the drug cost crisis. Assembly Bill 824, introduced by Assembly Member Jim Wood on February 20, would make it illegal for drug companies



Ted Toppin

to engage in the practice of “pay for delay,” where drug manufacturers actually pay generic drug makers to delay the introduction of lower-price medications that would cut profits for pharmaceutical firms with patents on brand name drugs.

Will all these efforts halt exorbitant drug prices, slow the increase in health care costs, and ensure that all Californians have access to the lifesaving medication they need? We can only hope so.



CalPERS

Website: 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.



HAVE YOU MOVED?

Don't miss an issue of
the
California State Retiree!

To update your information, please call us at
916.326.4292 | 888.808.7197
or email
csrinfo@calretirees.org

Anthem Blue Cross HMO Termination of Sutter Health Medical Group

Sutter Medical Group has terminated their contract with Anthem Blue Cross Traditional HMO effective **December 31, 2018**. However, a transition period allows members to continue to access the below-referenced Sutter Health affiliated HMO medical groups until **April 1, 2019**. Anthem mailed termination letters to impacted members January 31, 2018. The member impact is approximately **6,294 HMO members** and **does not affect Anthem PPO members**. This is only impacting those currently assigned to one of the Sutter Health affiliated medical groups listed below:

- Palo Alto Medical Foundation
- Palo Alto Medical Foundation-Camino Site
- Palo Alto Medical Foundation-Mills Peninsula Division
- Palo Alto Foundation-Santa Cruz Site
- Peninsula Medical Clinic
- Sutter East Bay Medical Foundation
- Sutter East Bay Medical Foundation-Diablo Division
- Sutter Gould Medical Foundation
- Sutter Independent Physicians
- Sutter Medical Group – Sacramento/Placer Division
- Sutter Medical Group – Solano Division
- Sutter Medical Group – Yolo Division
- Sutter Pacific Medical Foundation

Sutter Termination: HMO FAQs

Q: Does this impact all Anthem members?

A: HMO consumers assigned to Sutter physicians are being notified that they will be assigned to another primary care physician effective April 1. Those consumers will continue to have in-network access to Sutter facilities and doctors until that time.

Q: What about other commercial members (PPO)? Will they be redirected to other providers?

A: We continue to actively negotiate with Sutter in an effort to reach an agreement prior to April 1 when consumers covered by an HMO plan will be transitioned to another in-network physician should a deal not be reached. State regulations require us to notify HMO consumers 60 days in advance of any changes to their health plan, which is why we sent letters to these consumers on January 31. As for other commercial consumers (PPO plans) they can continue to see their Sutter physician as we have no plans at this time to divert them to another physician/facilities. It is our hope we will soon have a new agreement with Sutter.

Q: What other participating Anthem network hospitals are available in the vicinity of the Sutter Hospitals?

A: It is important to note, consumers with HMO health plans can continue to have in-network access to Sutter facilities and doctors for the time being. However, Anthem has a broad, statewide hospital

network of more than 300 acute care facilities. The Find a Doctor feature available on www.anthem.com/ca can be used to locate a participating hospital in a specific area. The file below provides a partial list of alternate participating general acute hospitals in the Sutter Health service area. Note, the alternate hospital(s) may not be participating in all Anthem networks. Anthem members will be advised to verify with both their provider and the Anthem Blue Cross website at www.anthem.com/ca that the alternate facility is participating in their benefit plan's network.

Q: Does this impact CalPERS members PPO members?

A: There is no impact to CalPERS PPO members, or other PPO consumers at this time. We continue to provide updates as negotiations continue.

Medical Management and network specific questions:

Q: Do the receiving PCPs have capacity to accept Anthem's enrollees from Sutter Health?

A: In preparation for the contract termination between Anthem Blue Cross and Sutter Health, Anthem Blue Cross carefully considers physician panels and whether each provider has available capacity to accept additional patients. The PCPs to which the enrollees will be assigned are willing and capable of serving the health care needs of the Anthem Blue Cross enrollees being transitioned from Sutter Health.

Q: What is Anthem doing to provide Continuity of Care / Transition Assistance services to members?

A: Members wishing to request continuity of care should contact their new participating medical group or PCP. If an Anthem Blue Cross member began a course of treatment with Sutter Health before the March 31, 2019 transitional period end for one of the following conditions, he or she may be eligible to receive continuity of care:

* The member is in an active course of treatment for an acute medical condition, behavioral health condition, or serious chronic condition.

* The member is pregnant, regardless of trimester.

* The member has a terminal illness.

* The member is a child between the ages of birth and 36 months.

* The member has a surgery or other procedure that was authorized before January 1, 2019 and is scheduled within 180 days after the contract's termination date.

When a case is approved for continuity of care through Anthem's Transition Assistance Unit, the claim is processed at in-network benefit levels. Once a member is determined to be eligible for transition assistance, the member is only financially responsible for applicable deductibles, coinsurance and/or co-payments. If an Anthem Blue Cross member has one of the conditions that qualify for

transition assistance listed above, but transition assistance does not approve the request (i.e. the member was not in a course of treatment with Sutter Health before the termination date), continuity of care will not be provided. In this situation, the provider will be considered out-of-network and the member, if he or she chooses to receive care from the provider, may incur significant out-of-pocket expense, depending on their benefit structure.

Q: What about members who need emergency medical care from a Sutter hospital following the contract termination date?

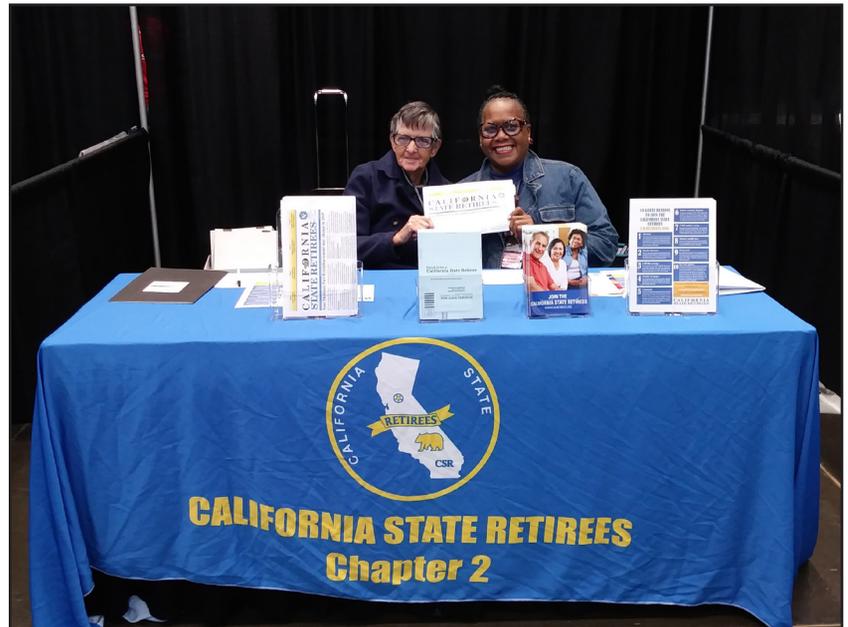
A: A hospital's emergency medical services are considered a covered benefit and therefore do not require pre-authorization, regardless of where they are delivered. The Sutter hospitals must provide services for members requiring emergency care. Coverage will be provided according to the member's policy benefits. Anthem encourages members to make informed decisions about when to use urgent care as opposed to emergency room care. Urgent care is appropriate when a member needs a physician's attention for a condition that is non-life threatening. A member who needs urgent care should go to the nearest immediate or urgent care facility when his or her physician or network provider is unavailable.



MEMBERS ON THE MOVE



Chapter 9 members Santos and Donna Hernandez were shocked to discover Chapter 26 members John Easley and Ophelia Rabanal were on the same Ruby Princess cruise to Cabo San Lucas! They asked one another about their retirement experiences and concurred "retirement is what you make it out to be because we earned it!"



Chapter 2 members Jacquelyn Ramsey and Phyllis Johnson staff a booth for Martin Luther King Jr. Day at the Sacramento Convention Center. Great work, ladies!



Chapter 5 members Joaquina Canedo, Tom Hill, Denise Simpson, Anita McCabe along with a Sheriff from Amador County presented Tommy Mooses for the officers to give to children in distress.



Chapter 1 member Allan Gary Lee stands in front of the majestic Taj Mahal. He is exploring India for a month and will spend another month in Malaysia and Taiwan. Safe travels, Allan!



Chapter 15 President Joann Stewart swears in new Vice President Ruth Braun at the February meeting.

If you need the CSR logo, please email CSRinfo@CalRetirees.org

CALIFORNIA
STATE RETIREES

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 38,000 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 38,000 retired state workers.

calretirees.org

10 GREAT REASONS TO JOIN CALIFORNIA STATE RETIREES

- 1. Advocacy:** CSR has 87 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. 38,000 members strong:** We are the largest, most experienced retiree organization in the state. Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. We are 38,000 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. We work together:** While we primarily concentrate on state issues that affect the pensions and health benefits of retired state workers, we also collaborate with several retiree organizations on issues that affect all retirees. We advocate alongside the Statewide Coalition of Retired Employees, the California Alliance for Retired Americans, the Congress of California Seniors, and others. There is strength in numbers!

To view a complete list of member benefits go to

www.calcsea.org/benefits

To join, fill out an application at calretirees.org/joinus

Tired of **attacks** on your **pension and health benefits**?
Join CSR's Political Action Committee today and help put legislators in
the Capitol who will **fight** for **retired state employees**.

YOUR PAC in action

- Helped to pass Proposition 162, the Pension Protection Act, to prevent raids on the CalPERS fund.
- Obtained a comprehensive vision plan for state retirees following an 18-year struggle. AB 2242 by Assembly member Alberto Torrico, D-Newark, established a voluntary, self-paid Vision Services Program (VSP) for retirees, effective July 1, 2007.
- Convinced the CalPERS board to add vision, hearing aid and chiropractic benefits to managed Medicare health plans.
- Gained thousands of dollars for retirees by making sure a new supplemental income program (Purchasing Power Protection Account) was implemented correctly.
- Kept health care premium increases to a minimum.
- Won the enhanced VSP Premier Vision plan for retirees that mirrors the active state employee plan, effective January 1, 2016.
- Worked with lawmakers and CalPERS to pass legislation giving retirees an ad hoc increase of up to 6 percent and reopened Tier I retirement.
- Convinced CalPERS to implement quality control measures for state health plans.
- Developed a Strategic Plan of Action, which includes the legislative resolution: Declaration of Rights for Retirees.
- Consistently succeeded in fighting attacks on our defined benefit pension system and health care.

Support political action that will **protect your rights** as a retired state employee.



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

3883c

HICAP | Medicare Counseling

Founded in 1997, California Health Advocates is the leading Medicare advocacy and education non-profit in California. Advocating on behalf of Medicare beneficiaries and their families, they target federal and state level legislators and their staff through media and educational campaigns. They also build and lead coalitions of strategic partners concerned with Medicare-related issues, such as the California Medicare Coalition. They provide accurate and up-to-date Medicare information for both Medicare beneficiaries and their families — and the advocates and providers who serve them. As the premiere watchdog organization for Medicare in California, they conduct public policy research to support improved rights and protections of Medicare beneficiaries and their families. They also frequently partner with other statewide and national Medicare organizations to promote policies that positively impact Medicare. HICAP (the Health Insurance Counseling & Advocacy Program) provides free and objective information and counseling about Medicare. Volunteer counselors can help you understand your specific rights and health care options. HICAP also offers free educational presentations to groups of Medicare beneficiaries, their families and/or providers on a variety of Medicare and other health insurance related topics.

Note: California Health Advocates supports HICAP through our membership program, training, technical assistance and educational materials, yet, CHA and HICAP are separate programs. HICAP is run through the California Department on Aging, which also manages their **1.800.434.0222** hotline.



For more information call: HICAP **800.434.0222** or visit cahealthadvocates.org/hicap and subscribe to their blog.



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

ANSWERS ON PAGE 15



Easy Shepherd's Pie

Ingredients

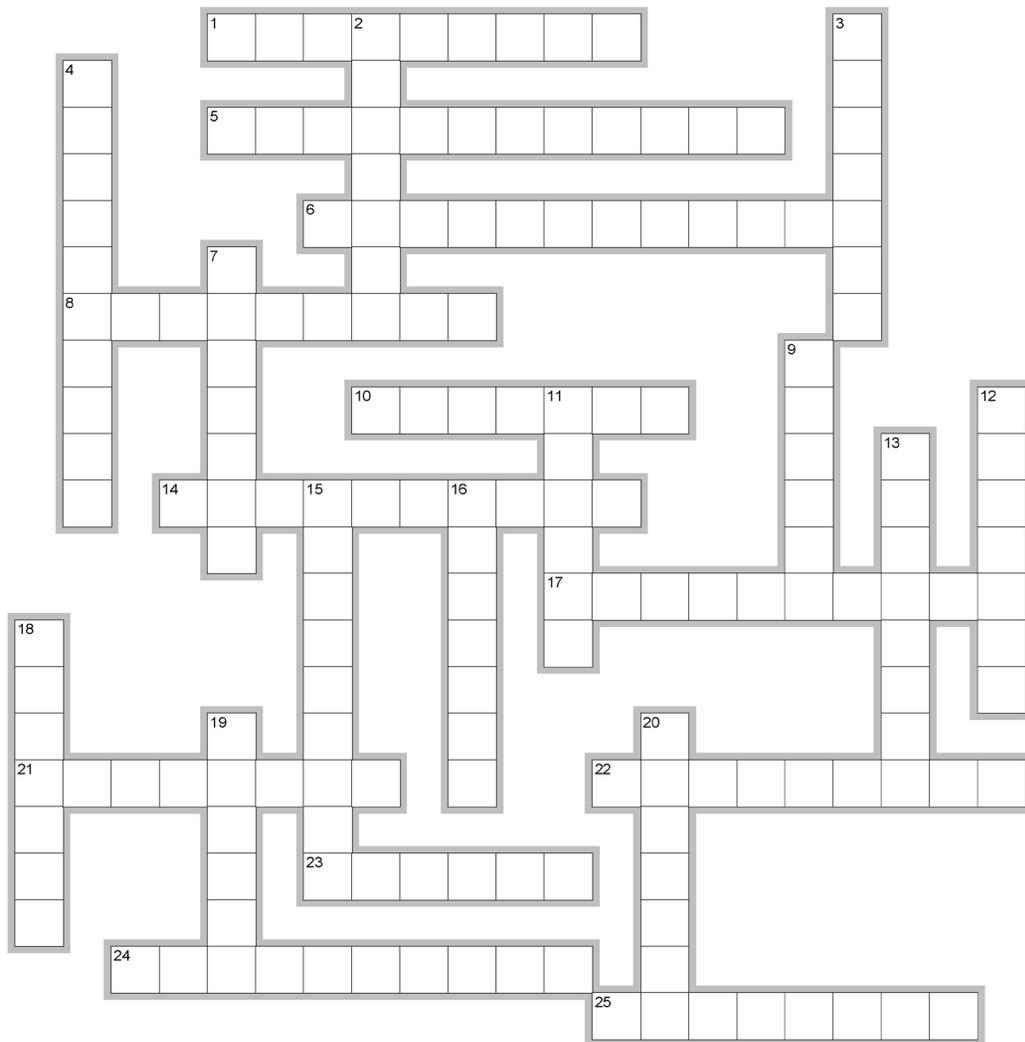
4 large potatoes, peeled and cubed
 1 tablespoon butter
 1 tablespoon finely chopped onion
 1/4 cup shredded Cheddar cheese
 Salt and pepper to taste
 5 carrots, chopped
 1 tablespoon vegetable oil
 1 onion, chopped
 1 pound lean ground beef
 2 tablespoons all-purpose flour
 1 tablespoon ketchup
 3/4 cup beef broth

Directions

Bring a large pot of salted water to a boil. Add potatoes and cook until tender but still firm, about 15 minutes. Drain and mash. Mix in butter, finely chopped onion and 1/4 cup shredded cheese. Season with salt and pepper to taste; set aside.

Bring a large pot of salted water to a boil. Add carrots and cook until tender but still firm, about 15 minutes. Drain, mash and set aside.

Preheat oven to 375 degrees F (190 degrees C.) Heat oil in a large frying pan. Add onion and cook until clear. Add ground beef and cook until well browned. Pour off excess fat, then stir in flour and cook 1 minute. Add ketchup and beef broth. Bring to a boil, reduce heat and simmer for 5 minutes. Spread the ground beef in an even layer on the bottom of a 2 quart casserole dish. Next, spread a layer of mashed carrots. Top with the mashed potato mixture and sprinkle with shredded cheese. Bake in the preheated oven for 20 minutes, or until golden brown. Enjoy!



ACROSS

1. Canucks
5. Colts
6. Giants
8. Ravens
10. Sharks
14. Bengals
17. Redskins
21. Buccaneers
22. Predators
23. Broncos
24. Angels
25. Oilers

DOWN

2. Blackhawks
3. Pistons
4. Pirates
7. Rams
9. Patriots
11. Senators
12. Falcons
13. Expos
15. Browns
16. Nets
18. Mariners
19. Cowboys
20. Athletics

FIND US ONLINE OR VISIT WWW.CALRETIRES.ORG



SAVVY SENIOR

How to slow down cognitive aging

Dear Savvy Senior

Are there any proven strategies for preventing cognitive decline? I have a family history of dementia and worry about my own memory and cognitive abilities as I grow older. What can you tell me?

-Almost 60

Dear Almost,

For most people, starting in their fifties and sixties, the brain's ability to remember names, multi-task or learn something new starts declining. While our genes (which we can't control) play a key role in determining our cognitive aging, our general health (which we do have some control over) plays a big factor too.

Here are some healthy lifestyle strategies – recommended by medical experts – that you can employ that can help stave off cognitive loss and maybe even build a stronger brain.

Manage health problems: Studies have shown that cognitive problems are related to health conditions, like diabetes, heart disease and even depression. So, if you have high blood pressure, high cholesterol or diabetes you need to treat them with lifestyle changes and medication (if necessary) and get them under control. And if you have a history of depression, you need to talk to your doctor about treatment options.

Exercise: Aerobic exercise increases blood flow to all parts

of your body, including your brain, to keep the brain cells well nourished. So, choose an aerobic activity you enjoy like walking, cycling, dancing, swimming, etc., that elevates your heart rate and do it for at least 30 to 40 minutes three times a week.

Eat healthy: A heart-healthy diet, like the Mediterranean diet,



will also help protect the brain. A Mediterranean diet includes relatively little red meat and emphasizes whole grains, fruits and vegetables, fish and shellfish, and nuts, olive oil and other healthy fats. Also keep processed foods and sweets to a minimum.

Get some sleep: Quality, restful sleep contributes to brain health too. Typically, adults should get between seven and nine hours of

sleep daily. If you have persistent problems sleeping, you need to identify and address the problem. Medications, late-night exercise and alcohol can interfere with sleep quality and length, as can arthritis pain, sleep apnea and restless leg syndrome. If you need help, make an appointment with a sleep specialist who will probably recommend an



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

need to pick up a new skill like learning to dance, play a musical instrument, study a new language or do math problems – something that's challenging and a little outside your comfort zone. Brain-training websites like **Lumosity.com** and **BrainHQ.com** are good mind exercising tools because they continually adapt to your skill level to keep you challenged. Socializing and interacting with other people is another important way to stimulate the brain. So make a point to reach out and stay connected to friends, family and neighbors. Join a club, take a class or even volunteer – anything that enhances your social life.

Don't smoke or drink excessively: Smoking and excessive alcohol consumption both effect the brain in a negative way, so kick the habit if you smoke and, if you drink, do so only in moderation.

Reduce stress: Some stress is good for the brain, but too much can be toxic. There's growing evidence that things like mindfulness meditation, yoga and tai chi are all good ways to help reduce stress.

overnight diagnostic sleep test.

Challenge your mind: Some research suggests that mind challenging activities can help improve memory, and slow age-related mental decline. But, be aware that these activities consist of things you aren't accustomed to doing. In other words, crossword puzzles aren't enough to challenge your brain, if you're already a regular puzzle doer. Instead, you

**CSR members:
We want your
photos!**



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



**SIGN UP FOR THE
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E-NEWSLETTER
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UPDATED ON
WHAT'S GOING ON
AT CSR!**

WWW.CASTATERETIREES.ORG/CSRNEWSLETTER



2019 foundation scholarship process is now open

The CSEA Foundation is a non-profit, charitable corporation created to fund Scholarships and Disaster Grants to CSEA affiliate members, dependents, spouses and grandchildren (ACSS, CSR, CSUEU, SEIU Local 1000 and UAW Local 2350).

Scholarship Applications and all supporting materials must be postmarked by May 3, 2019.

Please visit www.Calcsea.org to read the rules and download an application.

**PAY IT
Forward**
SCHOLARSHIP

ATTENTION: CHAPTER 165

Members of Chapter 165 are eligible to have their children, grand children or great grandchildren apply. To receive an electronic application package, simply send an email to:

Geanie.Hixon@gmail.com

Completed application packages with required documentation must be received via mail by **May 15, 2019.**

Electronic application packages will not be accepted.

5 natural ways to help your health



1. Be More Active and Exercise

Exercise offers so many health benefits, it's nothing short of a magic bullet. Something as simple as a brisk walk for half an hour a day dramatically reduces the risk of heart disease, diabetes, and several forms of cancer, including colon cancer, one of the leading killers.

2. Maintain a Healthy Weight

Losing weight and keeping it off is difficult. Yet studies show that losing weight just a few pounds if you're overweight will improve your health. A healthy diet includes abundant fruits, vegetables, and whole grains. A good diet limits refined sugars and saturated fats. One easy way to shed calories from your diet: drink water instead of sugary beverages. They account for more and more calories in the American diet.

3. Get Screened and Get Your Shots

This year, with flu in the headlines, no one needs to be reminded that flu shots can dramatically reduce the risk of getting this seasonal bug and its potentially life-threatening complications. Yet only 42 percent of people 50 to 64 get yearly flu shots. Keeping up to date on all recommended vaccinations can prevent many deadly and debilitating illnesses.

4. Don't Smoke: Quitting Saves Lives

Lung cancer remains the leading cause of cancer death -- and between 80 percent and 90 percent of cases are directly caused by smoking, according to the National Cancer Institute. New medications to help smokers kick the habit are also available. Talk to your doctor about the best strategies for success.

5. Find Joy From Family and Friends

Enjoying life and maintaining a circle of supportive friends is a big part of good health. People with extensive social networks, according to research at the Uniformed Services University, are less likely to have calcification in their arteries, a sign of heart disease risk.

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

David Martin
Gina Sarmiento
Editha Vera
Morado Salonga
Kathleen Skow
Kenneth Jacobs
Mariam Ghiselli
Rithika Nayak
Xiang Li

Chapter 2

Annette Lawton
Curtis Davis
Jacqueline Escajeda
Timothy Tyler
Angelina Burton
Lois Vasquez
Phyllis Gallagher
Diane Huling
Paulette Gonzales
Jeffrey Dick
Teresa Gonzales
Teresa Doss-Makana
Angel Magallan
Dolores Padilla
Robert Howe
Guadalupe Rivera
Ruth Coler
Mireya Guadamuz
Victoria Jones
Guy Geduldig
Evon Cascio
Becky Lawrence
Tatyana Polishchuk
Jena Vieira

Chapter 3

Christopher Curtiss
Johnny Chan

Chapter 4

Steven Dove
Lily Baba
Rosalinda Gomez
Mi Nam
Fevelyn Dela Cruz
Benjamin Lytle
Lisa Franklin
Miriam Rimola
Verna Dixon-Brown

Chapter 5

Mare Vanderbeck
Kimberley Brusseau
Cynthia Moua
Steve Potts
Farm Saechao

Chapter 6

Andrew Herrera
Amanda Hill-House
Gretchen Hamlett
Jose Bautista
Glennetta Mitchell
Orlandos Mc Intosh
Suprity Sen
Lisa Sandoval
Gregory Wilhelmi
Luminita Alavanza
Kelly Jay
Marciano Miranda
Gilda Tabalina
Miguel Yanes
Jenny Proxmire

Chapter 8

Stella Winingham
Mary Allen
Susan Doniger

Chapter 9

Charles Posner
Tricia Kovaleff
Anthony Chun
Ruth Ramirez
Richard Owens
William Lascelles
Odesa Acuna

Chapter 10

Patricia Van Belleghem
Marianito Andres
Katharine Shuder
Randell Henshaw
Viola Ritter
Cynthia Kevorkian

Chapter 11

Andrea Ragan
Pamela Ripley
Marlo Barnes
Elizabeth Juarez

Chapter 13

Cindy Bach

Chapter 14

Leslie Hall
Deanna Bustamante

Chapter 15

Teresa Rodoni
Charles Muller
Janet Schultz
Marcella Westhouse
Catherine Alvarado

Chapter 16

Melchora Soy
Jack Leach

Chapter 17

Alice Valdez
Nerissa Ramos
Bessie Watson
Saleem El-Amin
Maria Zapatarounds
Mariano Biong
George Lorenzo
Lillian Turnbull
Tunisha Stewart
Douglas Van Buren
Amelia Villahermosa

Chapter 20

Bonita Rogers
Lino Baiza

Chapter 21

Sherry Moreno
Leticia Guerrero
Melinda Innes
Terri Vellenoweth
Cathy Zinsli
Lucina Maristela
Mary Lee
Joyce Glynn
Virginia Blase
William Correll
Ruben De La Cruz
Cheryl Murray
Martha Jolley
Kelli MCGourty
Mary Evans
Sheri Hinkle

Chapter 23

Richard Ballard
Randy Cheng
Diane Robledo
Anita Mcclintick

Chapter 26

Cheryl Holsonbake
Keith Smith
Kelsey Bailey
Rhonda Shamblin
Lorraine Trotter

Chapter 31

Marinica Spariosu

Chapter 34

Padmini Elayath
Shokoufeh Shokri
Loan Nguyen

Chapter 35

Mark Lopes
Benjamin Ramos
Carol Swearingen
William Anderson
Bradley Cravens
Melba Cortez

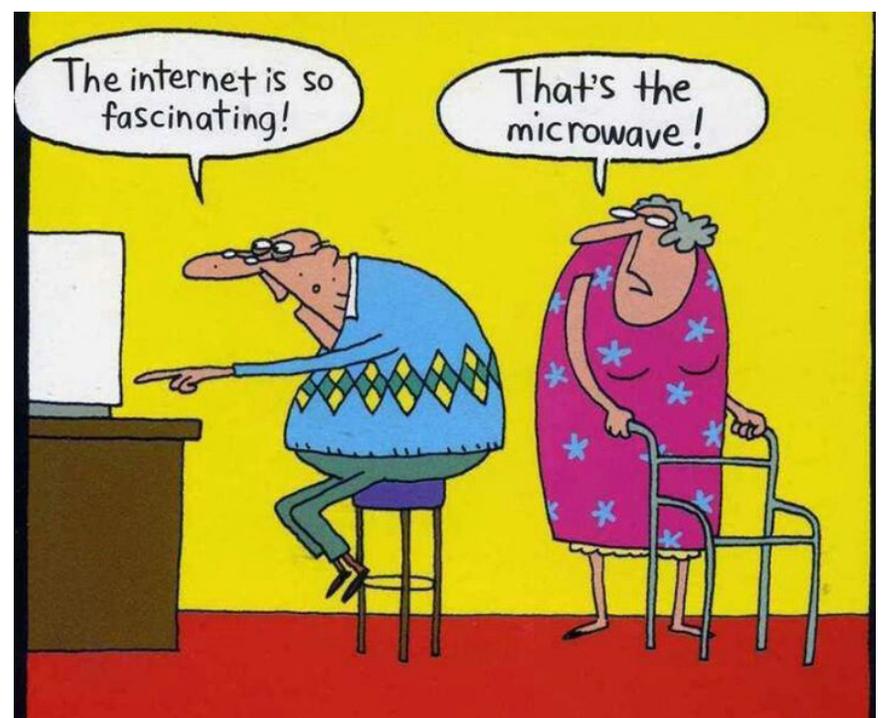
Chapter 36

Luz Payongayong
Danilo Sebolena

Chapter 165

Mariann Cosby
Michael Kellermann
Soledad Cunningham
Marilyn Torricer
Sylvia Talley
Paulette Haddox
Bernadette Crosson
Theodis Hawthorne
George Clark
Daniel Cherry
Donna Corson
Janet Kruse
Roxanne Burgess
Rebecca Furniss
Benita Berry
Shannon Vierstra
Carole Ward
Evelyn Rosa
Cathy Chincio

Don't fret if you 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, (510) 527-5131, csrchapter1@gmail.com; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano *Meets three times per year.*
Meeting: TBA

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; LEspinoza@CalRetirees.org; **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; johnsonphyllis010@yahoo.com; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810

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

Meeting: Monday, April 1, 11 a.m. to noon lunch. Meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th Street, Sacramento. **Program:** TBA. **Menu:** Cheddar beef on roll, ambrosia salad and carrot cake. **Veggie:** Veggie wrap, feta cheese, cucumber, spinach, zucchini and yellow squash. Gluten free and vegan (no previews available) with prior reservation only. **Cost:** Members eat free. Guests \$3 payable by sponsor at sign in. **Reservations are required:** Reservations must be received by 8:30 pm March 18 to Phyllis Johnson at johnsonphyllis010@yahoo.com or by cell at (209) 471-2192. Please leave voice mail with name(s) of member and guests, if you plan on attending and food choice(s). **Note:** Meals cannot be served without advanced reservation. **For additional information:** Contact your Vice President Phyllis Johnson.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** VACANT **Secretary:** VACANT **Treasurer/Chapter Membership Chair:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com

Usually meets on the second Friday of March, June, September and December

Meeting: Friday, March 15, 11:30 a.m. **Where:** Italian American Social Club, 25 Russia Ave. (free parking across the street), San Francisco. **Program:** TBA. **Menu:** Corned beef and Cabbage or Chicken Piccata. **Cost:** \$10 for members and \$12 for guests. **Reservations required:** RSVP to Erlinda Villa by March 11 at the number listed above. **Note:** Meals cannot be served without a reservation. **For more information:** Contact Skip Charbonneau.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin, (323) 290-3655.

Note: Please be on time to our meetings to insure that you get all the information that our speakers will be providing.

Meeting: Tuesday, March 12, 11:30 a.m. **Where:** Denny's Restaurant, 10700 Jefferson Blvd, Culver City. **Program:** Speaker on Insomnia. **Cost:** Members, speakers and invited guests eat and nonmembers pay \$15. **Meeting:** Thursday, April 18, 11:30 a.m. **Where:** Taix Restaurant, 1911 Sunset Blvd., Los Angeles. **Program:** Speaker on Cholesterol. **Cost:** Members, speakers and invited guests eat free and nonmembers pay \$15.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe, (209) 602-7775; **Vice President:** Joaquina Canedo, (209) 524-7219; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650

Usually meets after each CSR Board meeting

Modesto
Meeting: Wednesday, Mar. 6, 11 a.m. **Where:** The Seasons, 945 McHenry Ave., Modesto. **Program:** Representatives from senior law agencies will speak. What seniors need to know for 2019. **Menu:** Buffet lunch. **Cost:** Provided free to CSR members. **Reservations required:** Please call Claire Price (209) 538-1138 or Joaquina Canedo (209) 728-7580.

Sonora

Meeting: Wednesday, Mar. 13, 11 a.m. **Where:** The Moose Lodge, 20921 Longeway Rd., Sonora. **Program:** Representatives from senior law agencies will speak. What seniors need to know for 2019. **Menu:** Buffet lunch. **Cost:** Provided free to CSR members and guests. **Reservations required:** Call Alice Powell (209) 559-1346 or Kip Ramirez (209) 728-7580.

Jackson (Calaveras/Amador Counties)

Meeting: Wednesday, Mar. 20, 11 a.m. **Where:** Denny's, 200 South Highway 49, Jackson. **Program:** Representatives from senior law agencies will speak. What seniors need to know for 2019. **Reservations required:** Call Alice Powell (209) 559-1346 or Joaquina Canedo (209) 524-7219. **Note:** Please check future newsletter for any changes to meeting info.

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Bob Rice, (909) 744-2279; **Secretary:** Patsy Hollis, (909) 862-7615; **Treasurer:** Jacqueline Carr, (909) 874-8955 *Will meet every other month*
Meeting: TBA.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, veronicacupcake57@gmail.com; **Vice President:** Karen Smith-Sayer (530) 277-7357, kpsayer@charter.net; **Secretary/Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net.

Meetings are usually held quarterly

Humboldt
Meeting: Thursday, Mar. 7, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Program:** TBA. **Reservations are required:** BY MARCH 1. **For more information:** Please contact a chapter officer listed above.

Del Norte
Meeting: Friday, Mar. 15, 11:45 a.m. **Where:** Lucky 7 Casino, 357 N. Indian Rd., Smith River. **Program:** TBA. **Reservations are required:** BY MARCH 8. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 227-4287, estebanos@sbcglobal.net **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@ymail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, donnacooker@msn.com.

Usually meets on the second Wednesday of each month

Meeting: Wednesday, March 13, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Sizzler, 10315 Lakewood Blvd., Downey. **Program:** TBA. **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

Meeting: Wednesday, April 10, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Sizzler, 10315 Lakewood Blvd., Downey. **Program:** TBA. **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

CHAPTER 10

SAN LUIS OBISPO

President: Ranell Bailey, (805) 610-4400; **Vice President:** Ron Garcia, (805) 543-2511; **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, April 25, 10:30 a.m. lunch at noon. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **Program:** TBA **Cost:** Lunch provided free to members. **Reservations required:** Please contact Pearl Cole (805) 489-5194 or email pearlc137@yahoo.com

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; chrchr90@aol.com; **Vice President:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628. *Usually meets the first Wednesday of March, June, September and December*

Meeting: Wednesday, March 6, 11:30 a.m. **Where:** Pardini's, 2257 W. Shaw Ave, Fresno. **Program:** Al Lara, "How to avoid falling & strength gait awareness for seniors." Also, OptumRx will be providing free cholesterol testing! **Cost:** \$10 each for members and spouses; \$15 for each nonmember. **For more information:** Please call (559) 920-7277 or (559) 707-7067 (leave a message including name, phone number and the number of people you're bringing.)

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin

Usually meets on the second Wednesday of even months

Meeting: Wednesday, April 10, 11:00 a.m. **Where:** Steer 'n Stein, 12224 Mariposa Rd, Victorville. **Program:** TBA. Plan to attend and bring a friend. **For more information:** Please contact Barbara Griffin at (661) 266-1130 or Stephanie Pryzbeski-Gilbert at (661) 537-3811.

CHAPTER 13

NO. CALIFORNIA/REDDING

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

Usually meets on the third Monday of every month

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

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, Vherrera@CalRetirees.org; **Vice President:** Karen Ash, (530) 513-0181, kash480@comcast.net; **Secretary:** Joyce Finch, (530) 873-1165, joycef14@sbcglobal.net. *Usually meets on the third Wednesday of every month*

Meeting: Wednesday, March 20, 11:00 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Lisa Michaels, CASA coordinator will speak about the CASA program and volunteer opportunities. **Reservations required:** RSVP to Vherrera@CalRetirees.org. **Cost:** Free to chapter 14 members. Guests pay \$15. Make checks payable to CSR Chapter 14. Checks must be received by March 18. Mail to Vincent Herrera, 5 Carol Lee Ct, Chico, CA 95928. **For more information:** Call, text or email Vincent Herrera.

Lassen/Plumas Subchapter

Meets on the first Tuesday in April, June, August and October

Meeting: Tuesday, April 9, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. **Reservations required:** Contact Subchapter VP Carol VanAmburg at (530) 254-6891 or email at carolvan60@frontiernet.net

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Ruth Braun, (916) 434-6680, rbraun1110@gmail.com; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, (916) 223-5957, ch15secretary@hotmail.com.

Meets on the first Tuesday of even months

Meeting: Tuesday, April 2, 1 p.m. to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** TBD **Cost:** Free to members, \$18 for guests. **Reservations:** Not required. **For more information:** Contact Frank Weinstein.

CHAPTER 16

SAN JOAQUIN COUNTY

President: Evelyn (Evie) Poppa-McKenna, (209) 608-2149, suzzypoppa@yahoo.com; **Vice**

CHAPTER MEETING NOTICES

President: Marina Estrada, (928) 592-7087; **Secretary/Treasurer:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com.

Usually meets three times annually on the third Friday of March, July and November 2018

Meeting: Friday, March 15, 12:30 a.m. **Where:** Arroyo's Café and Cantina, 2381 W. March Lane, Stockton. **Program:** TBA. **Cost:** Members eat free and guests \$10. **Reservations required:** Please RSVP by March 8 via text to Evie at (209) 608-2149.

CHAPTER 17

GREATER SAN DIEGO

President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Vice President:** Steve Haley, (619) 441-8769, raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917, kochgloria303@gmail.com; **Treasurer:** Diane Whorton, (619) 467-7861, dlw.union@gmail.com

Meets on the first Thursday of even months
Meeting: Thursday, April 4, 11 a.m. to 2 p.m. **Where:** Sizzler, 3755 Murphy Canyon Rd, San Diego. **Program:** TBD. **For more information:** Please contact Elaine or Diane at the above numbers.

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, April 9, noon. **Where:** Jensen's Restaurant, 1550 N Lovers Lane, Ukiah. **Program:** TBD. **For more information:** Call Marilyn Saegert at the number listed above.

Meets on the second Monday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December Lake.

Lake County Subchapter

Meeting: Monday, April 8, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. For more information: Call Marilyn Saegert at the number listed above.

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; **Treasurer:** Gaylonn

Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary/Membership Chair:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **PAC Chair:** Charlene Gonzalez, (818) (818) 317-1327, charkitty@gmail.com

Meeting: TBD.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Ron Franklin, (707) 938-2288, RFranklin@CalRetirees.org; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Harold Rose, (707) 542-5628.

Meets quarterly

Meeting: Tuesday, April 9, 11:30 a.m. **Where:** Quail Inn at Oakmont, 7035 Oakmont Dr., Santa Rosa. **Program:** CSR President Tim Behrens will speak. **Cost:** Members cost \$5; guests \$10. **Menu:** Baked snapper, cross rib of roast or vegan meal. **Reservations are required:** Please send check made out to CSR Chapter 21 with your name(s) and lunch choice(s) to Harold Rose, 729 Warren Lane, Santa Rosa, CA 95401-5412 to arrive by Saturday, April 6. **Note:** We no longer accept lunch payments at the meeting.

CHAPTER 23

SAN JOSE AREA

President: Barbara (Bobbi) Estrada, (408) 373-4220, bobbiestrada898@yahoo.com; **Vice President:** Maria Aguilar, (408) 706-0366, md12aguilar@yahoo.com; **Secretary:** Denise Johnson, (408) 460-1748, dpadres7919@gmail.com; **Treasurer:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net

Will meet in June, September and December

Meeting: Wednesday, March 27, 11 a.m. **Where:** Denny's Restaurant, 1140 Hillsdale, San Jose. **Program:** TBA. **Cost:** \$5. **Reservations required:** RSVP by March 17 to Bobbi Estrada or Maria Aguilar at the numbers or emails above.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, (661) 458-6588, csr.chapter26@gmail.com; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 589-2026; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com; **Health Benefits Chair:** Rachel Mendoza, (661) 319-5943; **Membership Ambassador:** Harry McDaniel, (661) 428-7292.

Note: Chapter will now meet on the third Thursday of even months February, April, June, August, October, and December

Meeting: Thursday, April 18, 11 a.m.

Where: Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield.

Program: Sgt Rodriguez, CHP Public Relations officer will speak: "Senior Drivers Can Age Well, Drive Smart" **Cost:** No charge for first time member attendees; members pay \$5; all guests/spouse pay for their own meals. **Reservations are required:** By April 10th. **For more information:** Call or text any officer listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; **Vice President:** Roberta Aminian, (805) 499-0926; **Secretary:** Manijeh Fatollahi, (805) 795-1968.

Meets quarterly

Meeting: Wednesday, March 20, 11:30 a.m. **Where:** PLEASE NOTE NEW LOCATION Golden China Restaurant, 760 S Seaward Ave. Ventura. **Program:** TBA. **Cost:** Lunch is free with RSVP to Raylene Laverentz. **Reservations Required:** DEADLINE is 5 pm March 15th. **For more information:** Please contact Raylene Laverentz at the numbers above.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **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.

Usually meets on the first Wednesday of every month

Meeting: Wednesday, March 6, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley, (in back meeting room.) **Program:** Discussing Lobby Day April 2019. Meeting with new members of Congress etc. **Cost:** Member and one guest eats free. **Reservations required:** Please RSVP to Jenny at the number listed above.

Meeting: Wednesday, April 3, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley, (in back meeting room.) **Program:** Lobby Day outcome. **Cost:** Member and one guest eats free. **Reservations required:** Please RSVP to Jenny at the number 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.

Usually meets on the second Thursday of every month

Porterville

Meeting: Thursday, March 14, 11 a.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect, Porterville. **Program:** TBA. **Reservations are required:** Please contact Lou Flores at number/email listed above.

Hanford

Meeting: TBD.

CHAPTER 36

MONTEREY BAY AREA

President: Quen Quigley, (831) 261-7540, ejqqsq@gmail.com; **Vice President:** Carolyn McIntyre; **Secretary:** Susan Sisson; **Treasurer:** Marilyn Hamilton *Usually meets the third Thursday of even months at various locations*

Meeting: Thursday, April 18, 11:30 a.m. **Where:** Hindquarter Bar & Grille 303 Soquel Ave. Santa Cruz **For more information:** Please contact Quen Quigley.

CHAPTER 165

President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, jbowden45@comcast.net; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com

Usually meets on the first Wednesday of even months

Meeting: Wednesday, April 3, 11:30 a.m. **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** TBA. **Reservations:** Not required. **For more information:** Contact Joe Reynoso.

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

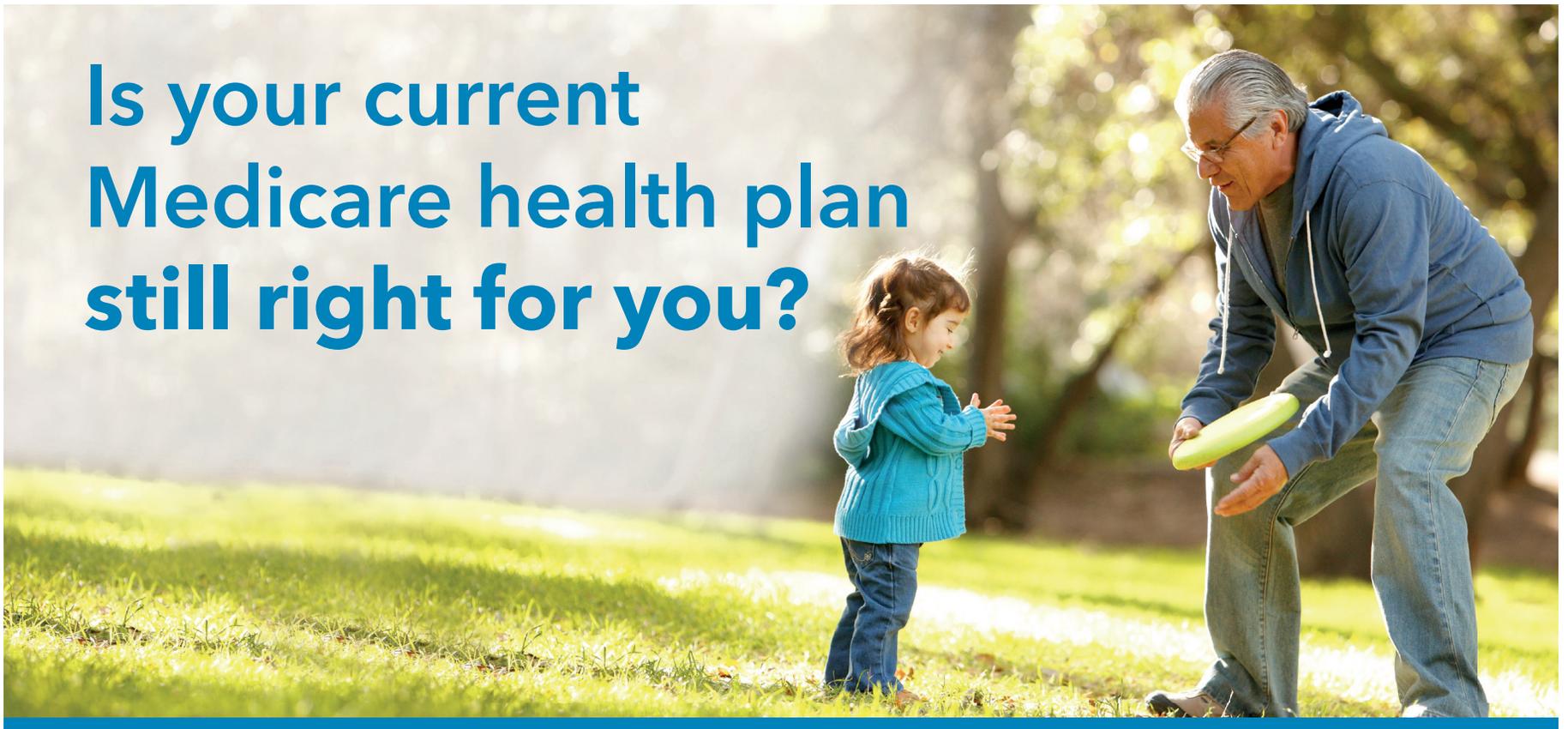
Meeting: Thursday, April 18, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Program:** TBA. **Reservations are required:** Please contact Medford Subchapter Chair, Geanie Hixon by Monday, April 14 at the number or email listed above. Also, Chapter 165 will be accepting Pay It Forward scholarship requests starting in January. Contact Geanie Hixon. All completed applications must be submitted by April 15, 2019.

Questions about Meeting Notices?

Email us:
CSRInfo@CalRetirees.org

Answers from page 10





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*Every year, Medicare evaluates plans based on a 5-star rating system. Kaiser Permanente is an HMO 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.