

# CALIFORNIA STATE RETIREES



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## CalPERS reports on the PERS Select Benefit Design for 2019

At the March CalPERS Pension and Health Benefits Committee (PHBC) staff provided the first quarterly update on the self-funded Preferred Provider Organization (PPO) PERS Select (Basic plan) Value-Based Insurance Design (VBID). In addition, they provided an update on two new benefit design changes implemented for the PPO basic plans: SpineZone and Wisdom. To give you a little background, in May 2018, the PHBC approved the 2019 plan year benefit design changes for CalPERS' PPO PERS Select basic plan that aligned with the CalPERS 2017-2022 Strategic Plan and the CalPERS 2017-2022 health initiatives. This plan supported CalPERS 2017-22 Strategic Goal: "Transform health care purchasing and delivery to achieve affordability." The PERS Select value-based plan aims to improve the quality of health care, outcomes, and lower cost by giving members a choice

to be and remain healthy. Members are encouraged to engage in their health care decisions by selecting a personal doctor and to participate in preventive care activities. When they select a personal doctor, members will receive lower office visit copays along with earning deductible credits for engaging in the following five activities: biometric screening, flu shot, non-smoking certification, second opinion support, and disease management through ConditionCare. Each activity offers the member a chance to reduce his/her annual deductible by \$100 per activity (up to \$500 for individuals). The Health Benefits staff reported out on the 2019 PERS Select Benefit Design and showed that membership increased from 55,675 members in December of 2018 to 72,351 members in January 2019! CalPERS provided a complete breakdown of each component of the plan:

### Personal Doctor Selection

Members receive high-value coordinated care when selecting a personal doctor to help ensure the right care is delivered at the right time. Anthem Blue Cross (Anthem) has made several outreach efforts to increase provider participation and support. The emphasis on the personal doctor relationship and health activities was communicated to providers via email through Anthem's Provider Newsletter. Also, Anthem hosted a webinar for providers in April 2018. Anthem will initiate targeted outreach to members using current member-provider relationships to increase personal doctor selection. Members will be notified that their current provider is eligible to be selected as a personal doctor, which will reduce their copay. Results: Within the first month of implementation 21 percent or 14,820 members throughout the 58

counties selected a personal doctor. San Francisco, Madera, Kings, and Humboldt counties show the highest personal doctor selection at 40 percent or more.

### Deductible Credits

At the end of the one-month mark of value-based implementation, January 31, 2019, approximately 253,000 deductible credits have been applied. As an extra touch, Anthem will also send a tailored message to members that have not engaged in the five healthy activities to lower their deductible.

### **1. Biometric Screening**

Biometric screening provides members with the tools to understand their health status and high-risk health behaviors. Anthem has partnered with Quest Diagnostic to direct members without a physician referral to complete a lab diagnostic screening and receive a credit

*Continued on page 2*

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Kathy Donneson, Chief Health Plan Administration Division. Donneson will be retiring this year after a 17-year career with CalPERS.

## Sutter Medical Group has renewed their contract with Anthem Blue Cross Traditional HMO

Sutter Medical Group has renewed their contract with Anthem Blue Cross Traditional HMO effective April 1, 2019. The transitional contract still allows members to continue to access the below-referenced Sutter Health-affiliated HMO medical groups up until the contract renewal date of April 1, 2019; there will be no lapse. The contract runs through 2022. The member impact is approximately 6,294 HMO members.

- 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

The Anthem Blue Cross PPO contract with Sutter has also been confirmed through 2022. We are waiting for further details. For more information, please visit [www.calpers.ca.gov](http://www.calpers.ca.gov)

### *Continued from page 1*

towards their deductible. Results: 39 percent of members have received biometric screenings.

#### **2. ConditionCare**

ConditionCare is a program promoting appropriate medical decisions, better adherence to treatment plans, and better health outcomes. ConditionCare is applicable to members with Asthma (pediatric or adult), Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD), Diabetes Type 1 or 2 (pediatric or adult), or Heart failure (HF). Members that did not have a condition that needed to be managed received the ConditionCare certification credit in January. If a member develops a condition that needs to be managed during the plan year, the member must participate in the ConditionCare program to maintain the deductible credit. Results: 94 percent of members received the credit.

#### **3. Flu Shot**

Members are encouraged to receive an annual flu shot or to call their health plan if a flu shot is not recommended. Members that were previously

enrolled in a CalPERS PPO plan and received a flu shot during 2018 plan year were automatically given a deductible credit. Results: 53 percent of members have received a flu shot credit.

#### **4. Virtual Second Opinion**

Receiving a second opinion can provide valuable guidance and peace of mind while facing a complex medical issue or difficult treatment decision. This is applicable to conditions such as: Musculoskeletal, Oncology cases, Neurological, and Rheumatoid (Lupus, Arthritic disease etc.). Members that have not undergone surgery in January, automatically received the credit. If a member does undergo surgery during the plan year, the member must receive a virtual second opinion to maintain the deductible credit. Results: 97 percent of members have received the Virtual Second Opinion credit.

#### **5. Smoking Cessation**

Evidence shows smokers typically have more health problems than non-smokers, including health and lung diseases as well as various cancers. Members receive their non-smoking certification by submitting

their health risk assessment online, mobile submission, or calling Anthem. All dependents under the age of 18 are automatically given the non-smoking credit. Results: There are 67 percent of members that received their non-smoking certification.

Members also have the chance to be a part of two new benefit design changes - SpineZone and Wisdom which were implemented for the PPO basic plans.

#### **SpineZone**

SpineZone is an online program to help members manage back and neck pain. The program is designed to strengthen core spinal muscle groups and alter the long-term lifestyle of the patient to effect and improve overall health status related to back and neck pain. The goal is to empower patients to build up their confidence in managing their spinal condition without the need for future injections, surgery, or medications whenever possible, through a combination of coaching and online assessment linked to an in-clinic program. Upon starting the program, members establish personalized goals with their health coach based on their needs.

The goals can range from completely ending the use of opioids to decreasing opioid use, or the ability to complete activities of daily living without pain.

Results: From September 2018 to February 2019, SpineZone has engaged 101 members. Of the 24 patients who have completed the program: 61 percent reported decreased pain, 50 percent are progressing toward their goals, and 33 percent have met goals completely. Notably, 80 percent were satisfied with the program. The best part? 80 percent were transitioned off opioids.

#### **Wisdom**

Wisdom is a study to optimize breast cancer screening and detection for high-risk women while reducing the unintended consequences of current screening practices for lower-risk women. The study is led by the University of California, and any woman living in California age 40-74 with no history of breast cancer can join regardless of where she receives care. The goal of the study is to determine if personalized screening provides better healthcare value by making better use of available

resources, screening women at intervals appropriate to their risk, improving compliance, and decreasing patient anxiety. The desired outcome is to improve access to, and use of, preventive therapy for women at high-risk, thereby modifying the incidence and progression of disease.

Results: Wisdom has screened 23 patients who are receiving counseling support as of January 31, 2019. Several outreach efforts have been made to increase member participation, including articles published in the CalPERS OnHealth newsletter for PPO members and PERSpective. The Wisdom study was communicated to members by Anthem through the 2019 open enrollment events and Health Benefit Officer (HBO) trainings. Anthem also provided HBOs with a call to action for dissemination email during October, which is Breast Cancer Awareness Month. For more information or if you have any questions, contact CalPERS at **888.225.7377** or visit their website at **[www.calpers.ca.gov](http://www.calpers.ca.gov)**

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# UPDATES

## Cost-of-Living (COLA) adjustments to retiree warrants

CalPERS' COLA (Cost-of-Living Adjustment) has been calculated for 2019. This is based on the 2018 annual Consumer Price Index (752.205) and the rate of inflation (2.44 percent).

The Cost-of-Living Adjustment (COLA) is a benefit to ensure your value of money at retirement keeps up with the rate of inflation. Typically, this benefit begins the second calendar year of retirement, although the annual rate of inflation and retirement law could affect the onset of your COLA. Under existing retirement law, retirees receive an annual COLA paid in the May 1 warrant each year.

COLA is dependent on three factors:

- The Consumer Price

Index for All Urban Consumers (CPI, 1967), published by the Bureau of Labor Statistics (BLS)

- Your employer contracted COLA provision
- The year you retired

COLA Provision	Year of Retirement	% COLA Increase Effective May 1, 2019
2% COLA Provision	2004 & earlier	2%
	2005-2015	2.44%
	2016-2017	2%
	2018	Not Eligible
3% COLA Provision	1979 & earlier	3%
	1980-2017	2.44%
	2018	Not Eligible
4% COLA Provision	1965	3.55%
	1966-1969	4%
	1970-1971	2.44%
	1972	2.77%
	1973-2017	2.44%
	2018	Not Eligible
5% COLA Provision	2017 & earlier	2.44%
	2018	Not Eligible

Retiree COLAs are determined by the contracted provision with the employer. Most State and all school retirees contract for 2 percent, while public agency retirees can contract for a 3, 4, or 5 percent COLA.

The chart below shows the COLA increase for those contract at 2 percent, based on when they retired.

For the full chart of COLAs for all contracted amounts, as well as details on how it's all calculated, please visit [www.calpers.ca.gov](http://www.calpers.ca.gov). If you have any questions, please call 888.CalPERS or 888.225.7377.



## UPCOMING EVENTS 2019

**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 14 & 15**  
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

## CSR Bill Watch

### Support

**AB 387 (Gabriel)** Would require physicians and surgeons to include a medication's purpose on prescription labels so that the information will be visible. AB 387 will decrease the number of adverse drug effects caused by medication errors by ensuring that prescription medication labels adhere to the same safety precautions as over-the-counter medications. **STATUS: Awaiting hearing in Assembly Business & Professions Committee.**

**AB 477 (Cervantes)** Would state the intent of the Legislature to enact legislation that would ensure that state and local emergency management preparedness efforts, specifically for transportation, include people with disabilities, people with mental illness, and seniors. AB 477 is an important step to ensuring that California's most vulnerable populations are not overlooked in the event of an emergency. **STATUS: Awaiting committee assignment.**

**AB 824 (Wood)** Would make it illegal for drug companies to engage in the practice of "pay for delay," where drug manufacturers 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. AB 824 will help to address the drug cost crisis and improve transparency and accountability in the pharmaceutical industry. **STATUS: Awaiting hearing in Assembly Health Committee**

**SB 309 (Rubio)** Would require the California Senior Citizen Advocacy Voluntary Tax Contribution Fund to indefinitely remain on the personal income tax form. This Fund serves as the principal source of funding for the activities of the California Senior Legislature. SB 309 will allow taxpayers to continue to contribute to the Fund, regardless of the amount of contributions received each year. **STATUS: Awaiting hearing in Senate Governance & Finance Committee**

**SJR 3 (Wilk)** Would request the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act. These provisions diminish or eliminate the Social Security benefits that were earned by public employees. **STATUS: Awaiting hearing in Senate Labor, Public Employment & Retirement Committee.**

### Oppose

**SB 341 (Morrell)** Would require the CalPERS Board of Administration to report a calculation of liabilities based on a discount rate equal to the yield on a 10-year United States Treasury note. The current yield on such a note is 2.54 percent. CalPERS' current discount rate is 7 percent. Over the last 10 years CalPERS has averaged an 8.9 percent rate of return. The purpose of using the lower Treasury note yield to calculate its liabilities would seem to be an inappropriate attempt to artificially inflate CalPERS' liability for the purpose of criticizing the fund. **STATUS: Awaiting hearing in Senate Labor, Public Employment & Retirement Committee.**



Ted Toppin

CSR would like to congratulate Ted Toppin for being selected as the new chairman of Californians for Retirement Security! Ted Toppin is the President of Blanning & Baker and serves as the legislative advocate for CSR.



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**HAVE YOU MOVED?**  
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**916.326.4292 | 888.808.7197**  
or email  
[csrinfo@calretirees.org](mailto:csrinfo@calretirees.org)

# 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 39,000 retired state workers.



## GET STARTED

Visit [calpers.ca.gov](http://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](http://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](http://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 39,000 retired state workers.

[calretirees.org](http://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. 39,000 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 39,000 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](http://www.calcsea.org/benefits)

To join, complete an application at [calretirees.org/joinus](http://calretirees.org/joinus)

# MEMBERS ON THE MOVE



PAC committee member Arlene Espinoza and Bobbie Estrada catch up over cake at the President's Dessert Reception in Sacramento during the Board of Directors week.



Members of Chapter 6 are always camera ready at the February Board of Directors meeting in Sacramento.



CSR President Tim Behrens swears in District F Director R. Connie Lira and District G Director Gaspar Luna Oliveira. CSR thanks you for your continued dedication and service to our organization!



A pharmacist from OptumRX provided cholesterol testing for Gail Fasciola at the Board of Directors meeting while CSR CFO Jerry Fountain and District C Director Mary McDonnell wait patiently for their screening.



It's always a pleasure when Chapter 26 Vice President Henry Mendoza and his lovely wife Rachel Mendoza attend the Board of Directors meeting together!



CSR members who attended the President's Dessert Reception had a hard time choosing which sweet treats to indulge in. Everyone left full and happy!

# MEMBERS ON THE MOVE



CSR President Tim Behrens thanks CalPERS CEO Marcie Frost for speaking at the February Board of Directors' meeting.



There is never a shortage of fun, laughter and in this case photo bombing, at our Board of Directors' meetings!



Board of Directors meetings are a great way to catch up and share resources with other chapter officers throughout the state.



CalPERS CIO Ben Meng and CalPERS CEO Marcie Frost answered CSR members' questions about private equity and other CalPERS related topics.



Chapter 1 Vice President Stella Torrez, Chapter 2 Vice President Phyllis Johnson, and Chapter 35 Secretary Carol Wood-Gilham catch up over cake at the President's Dessert Reception.



The CSR board presented Jerilynn Johnson with two beautiful (and tasty!) cakes as she wrapped up her final CSR Board of Directors meeting. We cannot thank her enough for all she has done for our organization.



## Hearing Loss: a common problem for older adults

Hearing loss is a common problem caused by noise, aging, disease, and heredity. People with hearing loss may find it hard to have conversations with friends and family. They may also have trouble understanding a doctor's advice, responding to warnings, and hearing doorbells and alarms.

Approximately one in three people between the ages of 65 and 74 has hearing loss, and nearly half of those older than 75 has difficulty hearing. But, some people may not want to admit they have trouble hearing.

Older people who can't hear well may become depressed, or they may withdraw from others because they feel frustrated or embarrassed about not understanding what is being said. Sometimes, older people are mistakenly thought to be confused, unresponsive, or uncooperative because they don't hear well. Hearing problems that are ignored or untreated can get worse. If you have a hearing problem, see your doctor. Hearing aids, special training, certain medicines, and surgery are some of the treatments that can help.

Studies have shown that older adults with hearing loss have a greater risk of developing dementia than older adults with normal hearing. Cognitive abilities (including memory and concentration) decline faster in older adults with hearing loss than in older adults with normal hearing. Treating hearing problems may be important for cognitive health.

### Signs of Hearing Loss

Some people have a hearing problem and don't realize it. You should see your doctor if you:

- Have trouble hearing over the telephone
- Find it hard to follow conversations when two or more people are talking
- Often ask people to repeat what they are saying
- Need to turn up the TV volume so loud that others complain

- Have a problem hearing because of background noise
  - Think that others seem to mumble
- ### Types of Hearing Loss

Hearing loss comes in many forms. It can range from a mild loss, in



which a person misses certain high-pitched sounds, such as the voices of women and children, to a total loss of hearing.

There are two general categories of hearing loss:

**Sensorineural hearing loss** occurs when there is damage to the inner ear or the auditory nerve. This type of hearing loss is usually permanent.

**Conductive hearing loss** occurs when sound waves cannot reach the inner ear. The cause may be earwax buildup, fluid, or a punctured eardrum. Medical treatment or surgery can usually restore conductive hearing loss.

### Sudden Hearing Loss

Sudden sensorineural hearing loss, or sudden deafness, is a rapid loss of hearing. It can happen to a person all at once or over a period of up to 3 days. It should be considered a medical emergency. If you or someone you know experiences sudden sensorineural hearing loss, visit a doctor immediately.

### Age-Related Hearing Loss (Presbycusis)

Presbycusis, or age-related hearing loss, comes on gradually as a person gets older. It seems to run in families and may occur

because of changes in the inner ear and auditory nerve. Presbycusis may make it hard for a person to tolerate loud sounds or to hear what others are saying.

Age-related hearing loss usually

occurs in both ears, affecting them equally. The loss is gradual, so someone with presbycusis may not realize that he or she has lost some of his or her ability to hear.

### ringing in the Ears (Tinnitus)

Tinnitus is also common in older people. It is typically described as ringing in the ears, but it also can sound like roaring, clicking, hissing, or buzzing. It can come and go. It might be heard in one or both ears, and it may be loud or soft. Tinnitus is sometimes the first sign of hearing loss in older adults. Tinnitus can accompany any type of hearing loss and can be a sign of other health problems, such as high blood pressure, allergies, or as a side effect of medications. Tinnitus is a symptom, not a disease. Something as simple as a piece of earwax blocking the ear canal can cause tinnitus, but it can also be the result of a number of health conditions.

### Causes of Hearing Loss

Loud noise is one of the most common causes of hearing loss. Noise from lawn mowers, snow blowers, or loud music can damage the inner ear, resulting in permanent hearing loss. Loud noise also contributes to tinnitus. You can prevent most noise-related

hearing loss. Protect yourself by turning down the sound on your stereo, television, or headphones; moving away from loud noise; or using earplugs or other ear protection.

Earwax or fluid buildup can block sounds that are carried from the eardrum to the inner ear. If wax blockage is a problem, talk with your doctor. He or she may suggest mild treatments to soften earwax.

A punctured ear drum can also cause hearing loss. The eardrum can be damaged by infection, pressure, or putting objects in the ear, including cotton-tipped swabs. See your doctor if you have pain or fluid draining from the ear.

Health conditions common in older people, such as diabetes or high blood pressure, can contribute to hearing loss. Viruses and bacteria (including the ear infection otitis media), a heart condition, stroke, brain injury, or a tumor may also affect your hearing.

Hearing loss can also result from taking certain medications. "Ototoxic" medications damage the inner ear, sometimes permanently. Some ototoxic drugs include medicines used to treat serious infections, cancer, and heart disease. Some antibiotics are ototoxic. Even aspirin at some dosages can cause problems. Check with your doctor if you notice a problem while taking a medication.

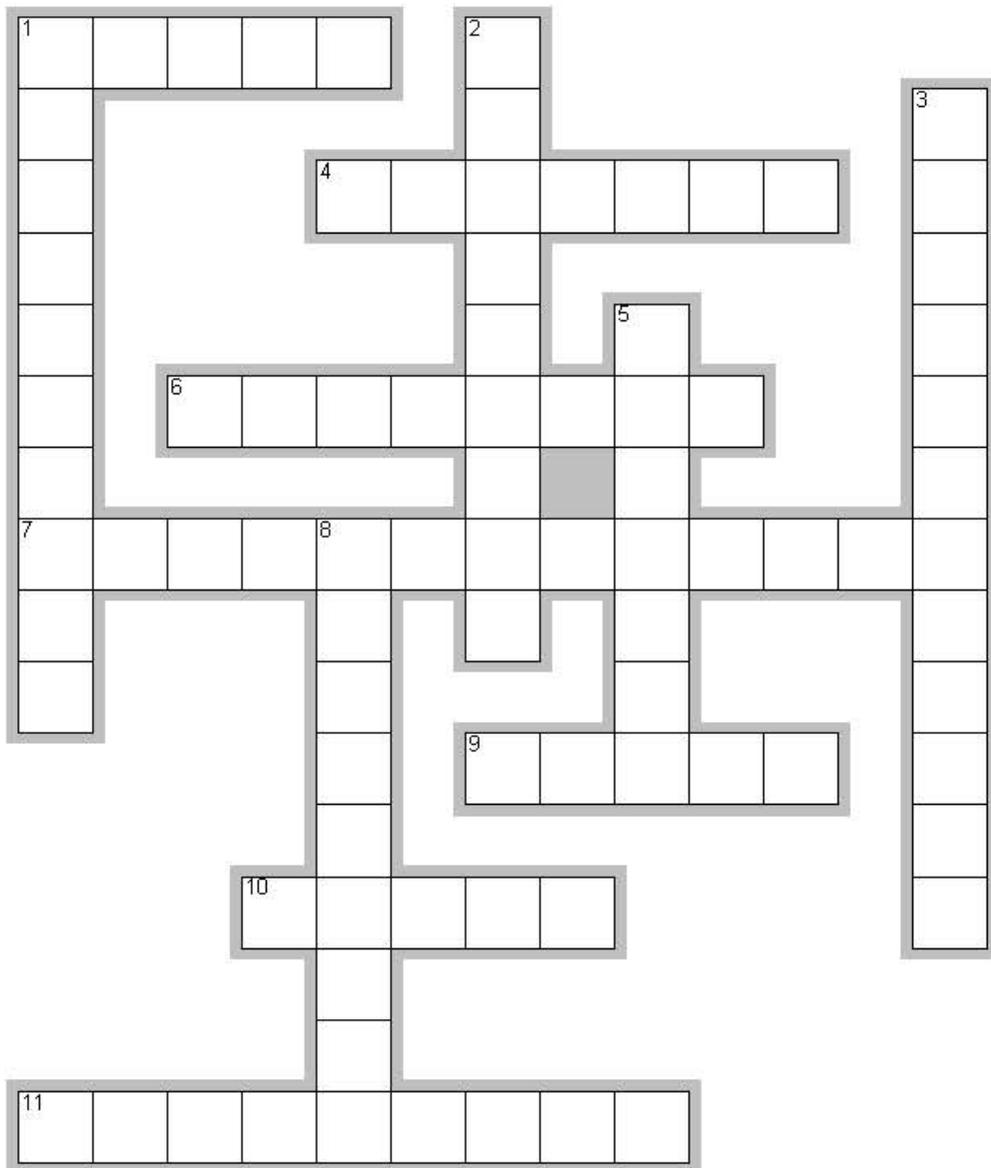
Heredity can cause hearing loss, as well. But not all inherited forms of hearing loss take place at birth. Some forms can show up later in life. For example, in otosclerosis, which is thought to be a hereditary disease, an abnormal growth of bone prevents structures within the ear from working properly.

### How to Cope with Hearing Loss

If you notice signs of hearing loss, talk to your doctor. If you have trouble hearing, you should:

- Let people know you have a hearing problem.
- Ask people to face you and to

*continued on page 13*



## ACROSS

1. A day-to-day record of events, thoughts, feelings and personal activities
4. A book of general information including facts, records, calendar and weather
6. A collection of recipes and cooking tips
7. A book that a person writes to tell the story of his own life
9. A book of maps
10. A story in which animals speak and act like humans that also includes a lesson or moral at the end
11. A story of the adventures of make-believe characters such as wizards, fairies and dragons (2 words)

## DOWN

1. A book of words with definitions, pronunciations and word origins, arranged in alphabetical order
2. A book of related cartoons that tell a story (2 words)
3. A short rhyme of children that often tells a story
5. An account of events and observations, usually less personal than a diary
8. The story of a person's life, written by another person

ANSWERS ON PAGE 13



## Pork, Apple & Miso Noodle Soup

### Ingredients

- 1 tablespoon canola oil
- 12 ounces lean ground pork
- 2 tart, firm apples, peeled and chopped
- 2 cups reduced-sodium chicken broth
- 4 cups water
- 8 ounces udon noodles, preferably whole-wheat
- ¼ cup white miso

### Preparation

Heat oil in a large saucepan over medium-high heat. Add pork and cook, stirring occasionally, until no longer pink on the outside, about 2 minutes. Stir in apples and cook, stirring occasionally, until just beginning to soften, about 2 minutes more. Add broth and water; bring to a boil. Add noodles and cook according to the package directions, stirring occasionally. When the noodles are almost done, carefully scoop out about ½ cup of the cooking liquid from the pan and combine with miso. Stir the miso mixture into the soup and remove from the heat. Serve immediately.



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



# SAVVY SENIOR

## Underutilized palliative care services can help relieve pain

**Dear Savvy Senior,**  
**What can you tell me about palliative care? My husband suffers from lung disease and is receiving radiation for prostate cancer but is not terminally ill. I've heard that palliative care can help him with his pain and discomfort. What can you tell me?**

**Searching Spouse**

**Dear Searching,**

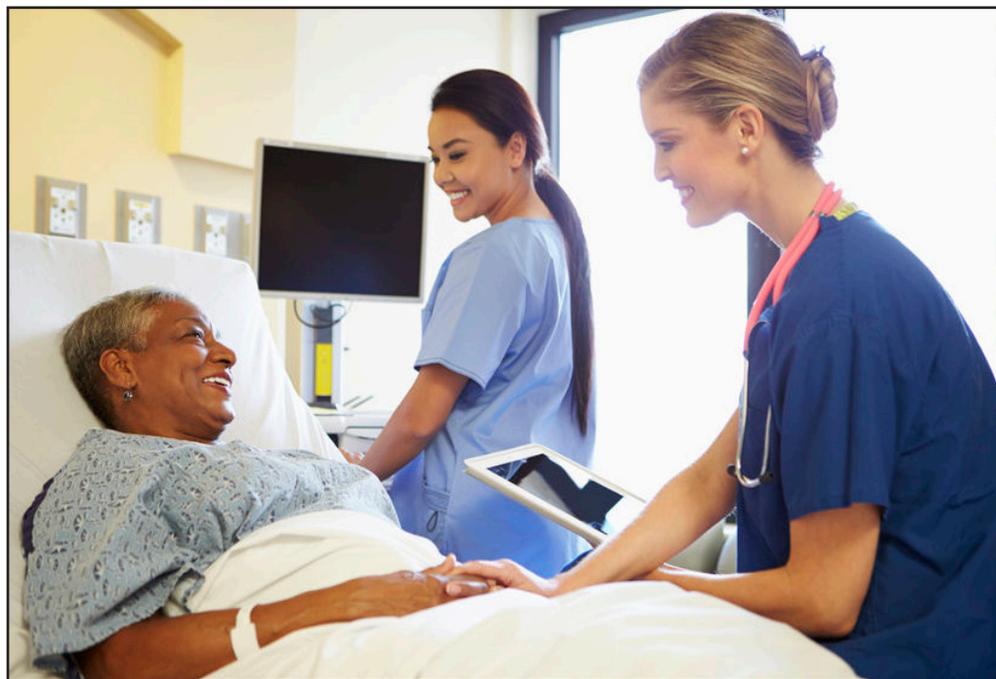
Palliative care is a very effective service that can help patients relieve the symptoms and stress that often comes with serious illness. But unfortunately, most people don't know about it, or don't understand how it can help them. Here's what you should know.

**What is Palliative Care?**

Most people hear the words "palliative care" and think "hospice," but they are different types of care. Hospice is reserved for when curative treatments have been exhausted and patients have less than six months to live.

Palliative care, on the other hand, is a medical specialty that focuses on providing relief from the symptoms such as pain, shortness of breath, fatigue, constipation, nausea, loss of appetite, trouble sleeping and

even depression. It can also help patients deal with the side effects of medical treatment. Anyone with a serious illness can benefit from palliative care, including those with cancer, heart disease, lung disease, kidney disease, Alzheimer's, HIV/AIDS, amyotrophic lateral



sclerosis (ALS), multiple sclerosis, Parkinson's and more.

Palliative care is provided by a team including palliative care doctors, nurses, social workers and other specialists that work with your doctor to provide an extra layer of support and care. It is appropriate at any age and at any stage in a serious illness, and it can

be provided along with curative treatment.

Palliative care teams are trained to help patients understand all their treatment options as well as the quality of life ramifications, so they can make informed decisions about what's best for them.

Often patients assume their doctors will take care of their pain and stress, but most doctors in our specialized medical system have not been well trained in pain and symptom management. That's why palliative care is invaluable.

Palliative care was developed in the United States in the 1990s but only became a formal medical



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

subspecialty in 2008. Today, three-quarters of U.S. hospitals with more than 50 beds have a palliative care program, and 90 percent of hospitals with 300 beds or more offer it.

**How to Get Care**

There are around 6 million people in the U.S. that have a need for palliative care, according to the Center to Advance Palliative Care, but most patients don't know to ask for it. If you feel that a palliative care specialist could help your husband, start by talking to his doctor and ask for a referral.

If your doctor isn't helpful, go to [GetPalliativeCare.org](http://GetPalliativeCare.org), where you can search for a specialist in your area.

Palliative care can be provided in a variety of places, including hospitals, long-term care facilities, doctor's clinics and at your own home.

You'll also be happy to know that most private insurance plans, as well as Medicare and Medicaid, cover palliative care services.

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



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# To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

I'll start out with good news. Anthem and Sutter Medical Group has renewed their contract for both Anthem Blue Cross Traditional HMO plans and the Anthem PPO plans. 6,294 HMO basic plan members and an unknown (to me) number of PPO plan members would have had to find new providers if agreement had not been reached by April 1. The list of Sutter provider groups is listed on page 2 of this issue. Those affected were active employees, pre-Medicare retirees and dependents on the Traditional HMO basic plan and PPO plans. The new contract runs through 2022.

As of the day I'm writing this column, the contract termination in Butte County has not been resolved between Anthem and Enloe Medical Center. I've been informed by CalPERS and Anthem that they are extremely close to signing a new contract. Members in Chico have still been covered by limited term contract extensions.

Those affected members in Butte and in the 13 Sutter groups should not have been subjected to such unsettling potential disruptions to their health care. Contracting parties need to begin negotiations earlier. And CalPERS needs to use its considerable influence to prevent such disruption.

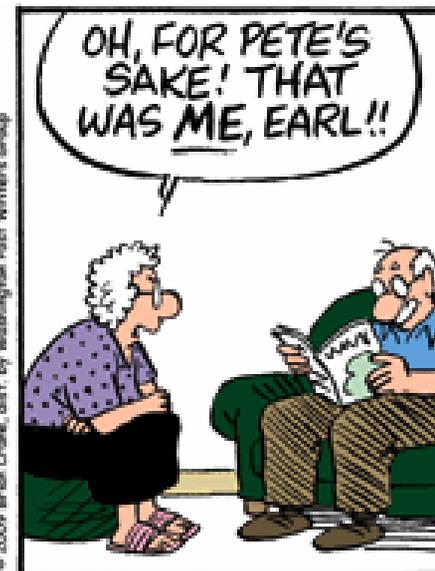
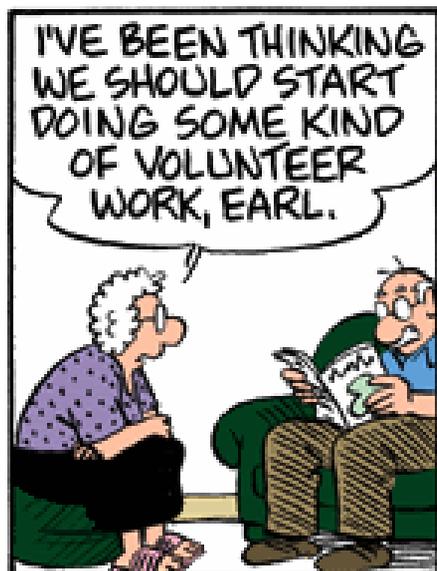
In other health plan news, at the March 19 Pension and Health Benefits Committee (PHBC) Meeting the committee (and full Board the next day) approved the staff recommendation that a new five-year contract for the Third Party Administrator for the three Preferred Provider Plans (PPO) be awarded to Anthem Blue Cross, the current administrator. I attended along with CSR President Tim Behrens, Executive Vice President Stephanie Hueg, and many other CSR officers and members, to hear the presentation and justification for the award which affects many of our members. The two finalists were Anthem and Aetna. The contract covers PersCare, Pers Choice, and Pers Select for both Medicare supplement plans and basic plans. Anthem administers these six plans, but CalPERS pays the medical bills of members, unlike all other plans for which the carriers assume medical costs. Anthem has administered this contract for CalPERS for 19 years. By keeping the same contractor, there should be a seamless transition for members. However, I note that I have had more complaints in the last year from our members about Anthem

denials, misinformation, and missassigned providers than other plans. Most have been resolved after our advocacy and CalPERS intervention. In fairness, I have an Anthem plan and have had no big problems personally.

Also, at the PHBC CalPERS health benefits staff reported results from the 2018 Open Enrollment for 2019 benefits. 94,153 members and dependents changed health plans. That represents 6.41 percent of covered lives and is a significant increase over 2017 Open Enrollment of 4.93 percent. It's not difficult to conclude, though not reported by staff, that the vast majority of these changes were in reaction to business decisions CalPERS or carriers made and were not entirely voluntary. For example, CalPERS decision to abandoned Risk Adjustment drove cost of some of the more popular plans too high for members to afford. Blue Shield Access+ withdrew from many Bay area locations due to that same decision, forcing migration to other carriers. Pers Select had the largest net gain of 13,023. That's the plan the CalPERS has been promoting as their Value Based Design plan. It is the lowest cost to CalPERS as well as members. Unfortunately, it is the lowest rated of all plans available in customer satisfaction surveys CalPERS completed last year. The presentation concluded with the statement that there are no risks to CalPERS as a result of the changes members made. Again, that overlooks that these

semi-forced changes create risk to members who have had to find new primary care providers and have had challenges finding open practices in their areas.

The last issue I will report regards CalPERS decision to disinvite insurance carriers and the pharmacy benefit managers from attending Stakeholder Briefings held every month prior to Board and Committee meetings. Representatives from Kaiser, United Health, Anthem, Blue Shield, OptumRx, and other carriers have attended these meetings for years. From my perspective and that of all the other retiree stakeholder groups, their presence has been beneficial. Over the last four years I've attended Stakeholders, there have been policy questions raised, member complaints aired, and information shared by the carriers directly which has been informative and helped resolve conflicts or misunderstandings. Communication is direct rather than filtered. I have made the request to have them attend again as have other stakeholder groups. We have had several explanations as to why they were told not to attend, but none seem to outweigh the benefits. Interestingly, I've spoken with some of the carrier reps themselves, who have indicated they were surprised by the decision as well and would like to return. We are awaiting CalPERS decision to reconsider.



# 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.

<b>Chapter 1</b> Barbara Latchison Pradip Patel Ernesto Moreno Katherine Greene	<b>Chapter 3</b> Tod Arnoldy Chun Ng Martha Zamudio Guisell Garcia	<b>Chapter 8</b> James Goddess	<b>Chapter 15</b> Amos Gbeintor Lee Otto Michael Valerio Kathy Fintel David Schwanz Eva Aguilar	<b>Chapter 20</b> Joyce Chung	<b>Chapter 35</b> Susan Szovati
<b>Chapter 2</b> Henry Montes Diane Stephens Catherine Soohoo Christine Broomfield Denise Wilson Leslie Rivers Sophia Thompson John Reed Dinah Ray Kenneth Cribbins Kim Bell-Clark Jacqueline Richards Sandy Simms Eduardo Yabut Pamela Williams Mary Daniels Jace Ross Merrill Dillingham Starla Lomax Jolean Leddy John Goldberg Patricia Davis Steven Duckworth Carol Skeahan Lawrence Schwartz Peter Sevilla	<b>Chapter 4</b> Sandra Malone Ralph Lemon Teresa Spivey Linda English	<b>Chapter 9</b> Elaine Carraway Denise Johnson-Minfield Venkata Tadi Cecilia Diaz Angelina Salazar Guillermo Carreon	<b>Chapter 16</b> Janis Pacciorini Reginald Elms Carmen Carranza Annamma Mattathil	<b>Chapter 21</b> Denise Stanley Manuel Moreno Eden Elmido Patricia Coleman Vivian Stewart Maria Jawis Sylvester Lauderdale Barbara O'rourke	<b>Chapter 36</b> Barbara Beckmeyer Alicia Halcon-Urueta Sherry Marks
	<b>Chapter 5</b> Michael Bayha Pearl Lee	<b>Chapter 10</b> Tina Hastie	<b>Chapter 17</b> Guadalupe Soto Richard Pulido Lynn Wellborn Catherine Marker Linda Muse Daniel Grondin Linda Fraley Debra Dziadzio Lloyd Chatman Patricia Garcia Pink Key	<b>Chapter 23</b> Merly Bolando	<b>Chapter 165</b> Andrea Speir Lashone Cleveland Joni Carter Peggy Jones Laverna Cantrell
	<b>Chapter 6</b> Kenneth Schmidt James Bleau Michael Quinn Nida Clemente John Davis Hope Sanchez Mary Seay Tamara Beckner Helen Sturm	<b>Chapter 11</b> Michelle Cowings Kimberly Nygren Maral Afarian Floyard Marshall		<b>Chapter 26</b> Helen Tuhin	
		<b>Chapter 12</b> Nancy Lightcap		<b>Chapter 31</b> Barbara Simon Daria Simolke Ligaya Rosario	
		<b>Chapter 13</b> Kay Shannon		<b>Chapter 34</b> Danilo Alimboyogen Teresa Difrancesco	
		<b>Chapter 14</b> Kathleen Casey			



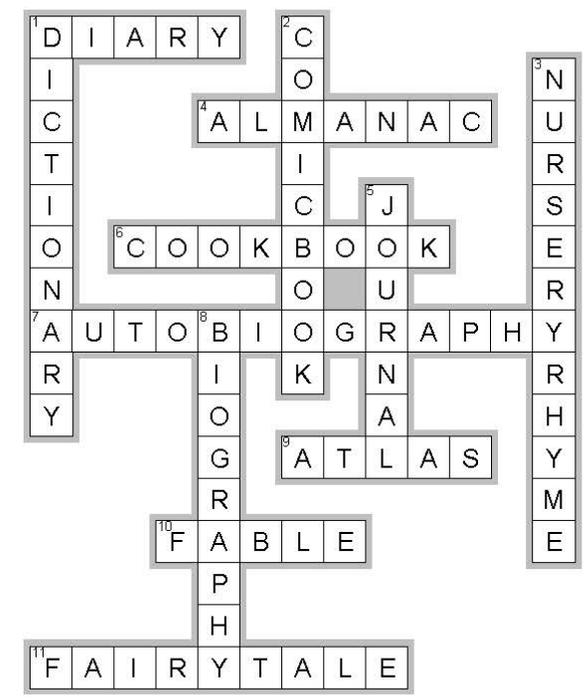
**Don't fret if you joined CSR but don't see your name here. Processing at CalPERS, the State Controller's Office and CSR can take a few months. Check again for your name within the next two months.**

*continued from page 9*

- Let people know you have a hearing problem.
- Ask people to face you and to speak more slowly and clearly.
- Also, ask them to speak louder without shouting.
- Pay attention to what is being said and to facial expressions or gestures.
- Let the person talking know if you do not understand what he or she said.
- Ask the person speaking to reword a sentence and try again.
- Find a good location to listen. Place yourself between the speaker and sources of noise and look for quieter places to talk.

The most important thing you can do if you think you have a hearing problem is to seek professional advice. Your family doctor may be able to diagnose and treat your hearing problem. Or, your doctor may refer you to other experts, like an otolaryngologist (ear, nose, and throat doctor) or an audiologist (health professional who can identify and measure hearing loss). For More Information About Hearing Loss contact the National Institute on Deafness and Other Communication Disorders at **1-800-241-1044 (toll-free) 1-800-241-1055 (TTY/toll-free) nidcdinfo@nidcd.nih.gov** or the Hearing Loss Association of America at **1-301-657-2248 www.hearingloss.org & www.nidcd.nih.gov**

*answers from page 10*



# CHAPTER MEETING NOTICES

## CHAPTER 1

### ALAMEDA/CONTRA COSTA COUNTIES

**President:** Carol Bowen, (510) 527-5131, [csrchapter1@gmail.com](mailto:csrchapter1@gmail.com); **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano *Meets three times per year.*  
**Meeting:** Tuesday May 28, 11 a.m. **Where:** Fairview Metropolitan, 10051 Doolittle Dr., Oakland. **Program:** CSR President Tim Behrens and CSR CFO Jerry Fountain will speak. **Menu:** Buffet luncheon. **Cost:** Members \$10; Guests (limit one) \$20. Lunch without reservations \$35. **Reservations required:** ADVANCED PAYMENT BY CHECK IS REQUIRED. Make check out to CSR CHAPTER 1. Send payment and meal choice to Carol Bowen, P.O. Box 5047, Richmond, CA 94805-5047. RSVP accepted by MAIL ONLY and must be postmarked no later than May 20. **Note:** Meals cannot be served without advance reservation. **For more information:** Please contact Carol Bowen.

## CHAPTER 2

### SACRAMENTO/YOLO AREA

**President:** Louis Espinoza, (916) 397-2526; [LEspinoza@CalRetirees.org](mailto:LEspinoza@CalRetirees.org); **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; [johnsonphyllis010@yahoo.com](mailto: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, May 6, 11 a.m. to noon lunch. Meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th Street, Sacramento. **Program:** TBA. **Menu:** Caesar Salad, grilled chicken, Bread and chocolate chip cookie. Veggie: Tossed Salad with feta cheese crumble. 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 April 22 to Phyllis Johnson at [johnsonphyllis010@yahoo.com](mailto: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:** Billie Feliciano, (415) 324-9058; **Secretary:** Lily Gee, (650) 992-2526; **Treasurer/Chapter Membership**

**Chair:** Erlinda Villa (415) 407-7905, [aida.b.villa@gmail.com](mailto:aida.b.villa@gmail.com)

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

**Meeting:** Friday, June 21, 11:30 a.m. **Where:** Italian American Social Club, 25 Russia Ave. (free parking across the street), San Francisco. **Program:** TBA. **Menu:** TBA.. **Cost:** \$10 for members and \$12 for guests. **Reservations required:** RSVP to Erlinda Villa by June 17 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:** Thursday, April 18, 11:30 a.m. **Where:** Taix Restaurant, 1911 Sunset Blvd., Los Angeles. **Program:** OptumRx Cholesterol Check. **Menu:** Choose from beef, roast chicken or white fish. **Cost:** Chapter 4 members and scheduled speakers eat free. Non-chapter 4 members pay \$15. **Reservations are required:** Please contact Marta Zaragoza at the number above. **Meeting:** Tuesday, May 14, 11:30 a.m. **Where:** Petrelli's Restaurant, 5615 Sepulveda Blvd., Culver City. **Program:** OptumRx Cholesterol Check. **Menu:** Steak, Roasted Chicken or Grilled Salmon. **Cost:** Chapter 4 members and scheduled speakers eat free. Non-chapter 4 members pay \$15. **Reservations are required:** Please contact Marta Zaragoza at the number above.

## 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, July 10, 11 a.m. **Where:** The Seasons, 945 McHenry Ave., Modesto. **Program:** Great news for seniors. **Menu:** Buffet lunch. **Cost:** Provided free to CSR members. **Reservations required:** Please call Claire Price (209) 538-1138 or Joaquina Canedo (209) 524-7219.

Sonora

**Meeting:** Wednesday, July 17, 11 a.m. **Where:** The Moose Lodge, 20921 Longeway Rd., Sonora. **Program:** Great news for seniors. **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, July 24, 11 a.m. **Where:** Denny's, 200 South Highway 49, Jackson. **Program:** Great news for seniors. **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:** Erlinda Ochoa, (909) 822-4128. *Will meet every other month*

**Meeting:** Thursday, May 9, 11:00 a.m. **Where:** Mexico Café, 892 E. Highland Ave., San Bernardino. **Reservations required:** Please RSVP to (909) 862-1870. **For more information:** Contact one of the officers listed above.

## CHAPTER 8

### NORTH COAST AREA

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

*Meetings are usually held quarterly*

### Humboldt

**Meeting:** Thursday, June 6, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Program:** OptumRx Christina Fountain, will be testing cholesterol. **Reservations are required:** BY MAY 31. **For more information:** Please contact a chapter officer listed above.

### Del Norte

**Meeting:** TBD.

## CHAPTER 9

### LOS ANGELES AREA

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

*Usually meets on the second Wednesday of each month*

**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.

**Meeting:** Wednesday, May 8, 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:** CalPERS representative to speak on Retirees Benefits. **Cost:** Lunch provided free to members. Guests pay \$10. **Reservations required:** Please contact Pearl Cole (805) 489-5194 or email [pearlc137@yahoo.com](mailto:pearlc137@yahoo.com)

## CHAPTER 11

### MID VALLEY

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

**Meeting:** Wednesday, June 5, 11:30 a.m. **Where:** Pardini's, 2257 W. Shaw Ave, Fresno. **Program:** First Reunion Meeting. "Each one-Bring one!" Co-worker Reunion! Please reach out and invite those that you previously worked with for this get-together. So they may learn the benefits of membership with the California State Retirees! The event will include updated information on health benefits and your CalPERS pension. Received an updated packet of CSEA benefits and discounts for your use, along with several vendors providing helpful information. Pictures will be available at our September 4th meeting to take home! **Cost:** \$10 each for members and 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](mailto:lcurrie197@roadrunner.com); **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, [stefva22@hotmail.com](mailto:stefva22@hotmail.com); **Secretary:** Blanca Rodriguez, (909) 553-5625, [blancrod703@yahoo.com](mailto: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](mailto:kandws2@gmail.com); **Vice President:** Robert Black, (530) 722-0511, [bob\\_linda@charter.net](mailto:bob_linda@charter.net); **Secretary:** Audrey Sandeen, (530) 221-3500, [theswede8243@gmail.com](mailto:theswede8243@gmail.com); **Treasurer:** Georgene Gibson, (530) 529-0277, [rbjeepman10@hotmail.com](mailto:rbjeepman10@hotmail.com); **Chapter Membership Director:** Ed Huey, (530) 246-9456, [csrchapter13@gmail.com](mailto:csrchapter13@gmail.com).

*Usually meets on the third Monday of every month*

**Meeting:** Monday, April 15, 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](mailto:Vherrera@CalRetirees.org); **Vice President:** Karen Ash, (530) 513-0181, [kash480@comcast.net](mailto:kash480@comcast.net); **Secretary:** Joyce Finch, (530) 873-1165, [joycef14@sbcglobal.net](mailto:joycef14@sbcglobal.net). *Usually meets on the third Wednesday of every month*

**Meeting:** Wednesday, April 17, 11:00 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Natalie Carter and Angel Gomez from Butte Environmental Council, will talk on home water conservation and volunteering opportunities. **Reservations required:** RSVP to [Vherrera@CalRetirees.org](mailto:Vherrera@CalRetirees.org). **Cost:** Free to chapter 14 members. Guests pay \$15. Make checks payable to CSR Chapter 14. Checks must be received by April 13. Mail to Vincent Herrera, 5 Carol Lee Ct., Chico, CA 95928. **For more information:**

# CHAPTER MEETING NOTICES

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 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, July 26, 12:30 a.m. **Where:** TBD. **For more information:** Please contact Evie Poppa-McKenna at the number or email above.

## 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, June 6, 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 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, charginkitty@gmail.com

**Meeting:** Wednesday, May 1, 9:30 a.m. **Where:** Sizzler Restaurant, 7131 Van Nuys Blvd., Van Nuys. **Program:** TBA **Cost:** Free for first time member attendees, \$4 for members. Non-members pay their meals and drinks. **Reservations required:** Contact Cora Okumura or Norma Gallegos at the numbers above.

## 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) 542-5627.

**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

**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 March, June, September and December**

**Meeting:** TBD.

## 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:** TBD.

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

**NOTE: NO MEETING IN MAY.**

## 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**

**Meeting:** Thursday, May 9, 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:** Thursday, May 21, 11 a.m. **Where:** Irwin Street Inn, 522 N. Irwin St., Hanford. **Program:** TBA. **Menu:** Choice of Croissant Club or Southwestern Chicken Wrap. **Reservations are required:** Please contact Lou Flores at number/email listed above with your food choice.



## 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 **Program:** Valorie Guerra, MSW, Service Account Manager at United Healthcare Medicare Solutions will speak. **Menu:** Order from the lunch menu. **Cost:** Members eat free; guests \$20. **Reservations are required:** Contact Quen Quigley or Carolyn McIntyre at the above numbers by April 15. **For more information:** Please contact Quen Quigley.

## CHAPTER 165

### SACRAMENTO

**President:** Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, gailsfab@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](mailto:CSRInfo@CalRetirees.org)



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