

# CALIFORNIA STATE RETIREES



Vol. XXXIII No. 6

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JUNE 2019

## Health Care Providers Work to Remove Stigma of Mental Health

In early May, CalPERS hosted a Behavioral Health presentation in Sacramento. They invited BlueShield, Kaiser, UnitedHealthCare and Anthem Blue Cross to present on the steps they are taking within their organizations to address mental health and most importantly, to reduce the stigma attached to the diagnosis.

While every provider offered different services and solutions, the consensus was that they are fully committed to offering a treatment plan that works best for each individual's needs.

Behavioral health challenges can take many forms including addiction, anxiety, depression, schizophrenia, etc. Some of these are more visible than others, and while some are more difficult to see, the challenges are still there. According to Blue Shield of California, 45 percent of U.S. adults will experience a mental illness during their lifetime. The good news is in the past year, 41

percent of those U.S. adults with a mental health condition will receive mental health services. By creating greater awareness about mental health disorders we can begin to remove the stigma and treat accordingly.

Mental health problems are under-identified by health-care professionals and older people themselves, and the stigma surrounding these conditions makes people reluctant to seek help. Dementia and depression rank the highest among older people. Dementia is a syndrome, usually of a chronic or progressive nature, in which there is deterioration in memory, thinking, behavior and the ability to perform everyday activities. It mainly affects older people, although it is not a normal part of aging. Depression is both underdiagnosed and undertreated in primary care settings. Symptoms are often overlooked and untreated because they co-occur with other problems encountered by older adults.

The stigma associated with mental illness continues to be a significant barrier to help those seeking care, leading to negative attitudes about mental health treatment and deterring individuals who need services from seeking care.

Now more than ever before, health providers are taking the steps to meet and treat the specific needs:

- Training for health professionals in providing care for older people
- Preventing and managing age-associated chronic diseases including mental, neurological and substance use disorders
- Designing sustainable policies on long-term and palliative care
- Developing age-friendly services and settings

Good general health and social care is important for promoting older people's health, preventing disease and managing chronic illnesses. Training all health providers in working with issues and disorders related to aging is important along with effective mental health care for older people is crucial. It is equally important to focus on the long-term care of older adults suffering from mental disorders, as well as to provide caregivers with education, training and support. Some estimates project the elder population to double to 70 million by 2030. The need for intervention will continue to expand, however, it may be thwarted by the lack of qualified and skilled practitioners.

We know our elderly population

is severely underserved from a mental health perspective. CSR has a role and will continue to advocate for regular physical and mental health check-ups for our members. We will also work alongside CalPERS to assist in strengthening their current medical plans to include mental health awareness and treatment.

We may not be able to stop the aging process and how it affects us both physically and mentally, but we can understand how that process works. We can also help to educate others on the aging process, and we can certainly be advocates for the continual reform of our providers to aid in longer and healthier life experiences for our elders.

To find out more about the mental/behavioral health services each provider offers, please call:

**Blue Shield: 1.800.393.6130**

**Kaiser: 1.800.464.4000**

**UnitedHealthCare:  
1.866.414.1959**

**Anthem Blue Cross:  
1.888.809.6084**

To find the complete presentations on each providers programs, please visit [www.csrinfo.org/news/removingthestigma](http://www.csrinfo.org/news/removingthestigma)



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# CALIF<sup>OR</sup>NIA STATE RETIREES

CSR is the largest, most experienced organization exclusively representing state retirees!

**OUR MISSION** To protect the pension and health benefits of all retired state employees.



Take the next step! Here are 10 great reasons to join!

- 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.
- 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 for fun, social and educational events and speakers! 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 offices throughout California contact our annuitant members for temporary, part-time jobs with the state.
- 7. 39,000 members strong and growing:** Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. There is strength in numbers!
- 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 with a wide range of volunteer and charitable activities. Make a difference after retirement while having fun!
- 10. All are welcome:** Any California state retiree can become a CSR member and get access to our exceptional member benefits and be included in our strong retiree community.

Join today [calretirees.org/joinus](https://calretirees.org/joinus)

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**NEWS**

**2020 Census offers Temporary Jobs Ideally Suited for Retirees**

**A**ttention Retirees! The United States Census Bureau is currently in the process of recruiting over 500,000 temporary workers to help carry out the upcoming 2020 Census national head count of every person living in the U.S.

The U.S Census helps determine each state's representation in Congress, how funds are spent for schools, hospitals, roads, and provides information to guide many decisions made by government agencies, private businesses and institutions.

Jobs within the census vary from working in the field canvassing, updating maps, doing follow up interviews with citizens in your community, or working in the office as a clerk doing administrative tasks or office operation supervisor, who oversees the field staff.

Some jobs will begin this summer, but the majority of positions will begin in late April 2020 and last a month or two.

These temporary part-time positions are located in every county throughout the United States and Puerto Rico. Some positions require evening and/or weekend shifts because you must be available to interview members



of the public when they're at home. And all positions require several days of online and classroom training. The pay ranges between \$13.50 and \$30 per hour depending on position and location. To find the pay rates in your area, see [2020census.gov/en/jobs/locations.html](https://2020census.gov/en/jobs/locations.html).

**Job Qualifications**

To be able to work for the 2020 census you must be:

- Be at least 18 years old
- Have a valid Social Security number
- Be a U.S. citizen
- Have a valid email address
- Complete an application and answer assessment questions
- Be registered with the Selective Service System or have a qualifying exemption, if you are a male born after Dec. 31, 1959
- Pass a Census-performed criminal background check and a review of criminal records, including fingerprinting
- Commit to completing training
- Be available to work flexible hours, which can include days,

evenings, and/or weekends

In addition, most census jobs require employees to have access to a vehicle and a valid driver's license, unless public

transportation is readily available. And have access to a computer with internet and an email account to complete training.

**How to Apply**

The first step is to complete the online job application at [2020census.gov/en/jobs](https://2020census.gov/en/jobs). The process takes about 30 minutes and will include some assessment questions about your education, work, and other experience.

If you're a veteran who would like to claim veterans' preference, which provides preference over nonveteran applicants, you'll need supporting documentation.

For more information on the 2020 Census, or if you have questions or problems with the application process call **855.562.2020**.

After you apply, an interviewer will reach out to potential hires to conduct a phone interview, but not all applicants will be interviewed. Job offers are made verbally, but candidates will also receive a letter by email.

**UPCOMING EVENTS 2019**

**June 18 & 19**

CalPERS Board of Administration  
Lincoln Plaza North 400 P St.  
Sacramento, CA 95814

**July 16 & 17**

CalPERS Board of Administration  
Offsite meeting-TBD

**June 25-27**

CSR Board of Directors meeting  
Hilton Orange County/Costa Mesa  
3050 Bristol Street  
Costa Mesa, CA 92626

**August 20 & 21**

CalPERS Board of Administration  
Lincoln Plaza North 400 P St.  
Sacramento, CA 95814

**July 4**  
4th of July  
HQ closed

## State Budget – Revenue Continues to Flow But Governor Urges Spending Restraint

Governor Gavin Newsom on May 9 released his updated state budget plan – known as the May Revision or Revise – for the 2019-20 fiscal year that begins July 1. State tax revenues continue to exceed expectations. In fact, the May Revise projects that revenues next year will be \$3.2 billion more than was estimated in the Governor’s January budget proposal.

With the unexpected new revenue, the May Revise puts the total budget for next year at \$213 billion, up from what was projected to be a \$209 billion budget in January. The General Fund budget includes \$147 billion in spending, up from the \$144.2 billion predicted only 5 months ago. Surplus revenue is now predicted to be \$21.5 billion with the rainy day and other budget reserves slotted to grow to more than \$18 billion.

Most of the new \$3.2 billion in revenue is constitutionally obligated to schools, the rainy day fund, and debt repayment. The May Revise does, however, make a number of new investments – in homeless, early childhood education, disaster preparedness, and health care programs – that were not part of the January budget.

While times are good now,

the May Revise predicts slower economic growth in the years to come. It also warns that a moderate recession could result in revenue declines of nearly \$70 billion and a budget deficit of \$40 billion over three years. In his press conference, the Governor focused on his one-time budget investments and urged restraint on any new long-term budget commitments.

There were very few changes to the budget line items of most interest to CSR and its members:

- State CalPERS Contribution

The state will make its statutorily required \$6.8 billion payment to CalPERS to meet its funding obligations for state employee pensions. The Governor’s budget plan also continues to call for a \$3 billion supplemental payment to bolster the funded status of CalPERS’ state employee fund. While the Senate Budget Committee has adopted the Administration’s \$3 billion proposal, the Assembly has adopted language providing a \$3.25 billion supplemental payment to CalPERS spread out over three budget years. The discrepancy will be worked out in the Budget Conference Committee that should begin deliberations the first week of June.

The Administration’s budget does not propose any so-called

reforms or changes to defined-benefit pensions and, thankfully, neither the Senate or Assembly have introduced pension reform into the budget debate.

- State Retiree Health Care

The May Revise makes no changes to the January proposal to fully fund state retiree health care benefits at \$2.2 billion, including CSU retirees. The budget does include clarifying language that makes specific that excluded employees hired after July 1, 2019, will receive an 80/80 health care benefit upon their retirement. That policy has been in place for all other state employees for a number of years as a result of collective bargaining.

- State Employee Compensation

For those of you still interested in knowing what is going on in the realm of state employee compensation, the May Revise leaves the employee compensation and benefit line items largely unchanged from January. The budget still includes \$1.2 billion in new funding for increased employee compensation, including negotiated pay raises due in the fiscal year for all nine of the SEIU 1000 units, Unit 5 – CHP officers, Unit 6 – correctional officers, Unit 9 – engineers, Unit 10 – scientists, Unit 16 – physicians, and Unit 19 – health and social service



Ted Toppin

employees.

The release of the May Revise marks the start of a mad rush of Assembly and Senate Budget Committee hearings and the backroom deal making that is required for the Legislature to approve a budget by June 15 and have it signed by the Governor by June 30 – as required by the State Constitution. The Governor’s May Revision and complete budget information can be found here: [www.ebudget.ca.gov](http://www.ebudget.ca.gov).

Please find the CSR Bill Watch on page 9.



# CalPERS

**Website:** [www.calpers.ca.gov](http://www.calpers.ca.gov)  
**Phone:** 888.CalPERS or 888.225.7377  
**TTY:** 877.249.7442  
**Fax:** 800.959.6545  
**Hours:** Monday - Friday 8 a.m. to 5 p.m.



## 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](mailto:csrinfo@calretirees.org)

# How to Make an Exercise Plan

Some people can plunge into a new project without planning ahead. Others find that writing a plan is helpful and keeps them on track. When it comes to motivation, the first few months are crucial. If you can stick with physical activities you enjoy, it's a good sign that you will be able to make exercise and physical activity a regular part of your everyday life. An exercise and physical activity plan might be a good way to help you:

- Stay motivated to include physical activity as part of your daily life
- Be organized so you can fit exercise and physical activity into your current lifestyle
- Know what you need to move forward. Do you need to get new exercise shoes or clothes? Do you need equipment, like weights or a tennis racket? Will you have expenses (like health club fees) that you need to fit into your budget?

### What to include in your physical activity plan

- Your reasons for being physically active
  - Your short- and long-term goals.
  - The activities you plan to do
- Include all 4 types of exercise—

endurance, strength, balance, and flexibility

- When, where, and with whom you will be active
- Things you need to do to get started and keep going

### Make it a plan that works for you

When you are deciding on your activity plans, you'll want to:

amount of time you can dedicate to exercise each week

- Make your plan specific. Include all of the details of who, what, where, when, and how you'll be active each week
- Make physical activity a priority Put it on your "to do" list every day
- Make being active easy and fun.

- Make it social. Ask a friend or family member to be your "exercise buddy"

### Review and update your plan regularly

Adjust your plan as you progress or if your schedule changes. You may find that things like vacation or illness can interrupt your physical activity routine. Don't get discouraged! You can start exercising again and be successful.

- Go easy on yourself. You are not alone
- The sooner you resume some sort of activity, the easier it will be to get back into your routine
- Think about the reasons you started exercising
- Believe in yourself!

If you are finding that your current activities are getting easier to do, find ways to challenge yourself

### You can push yourself a little further by:

- Adding new physical activities to your exercise routine
- Spending more time being active
- Adding distance to your normal routine
- Increasing the intensity of your activity

Remember to check your progress monthly to see if you need to step your exercise plans up a notch!



### Quick Tip

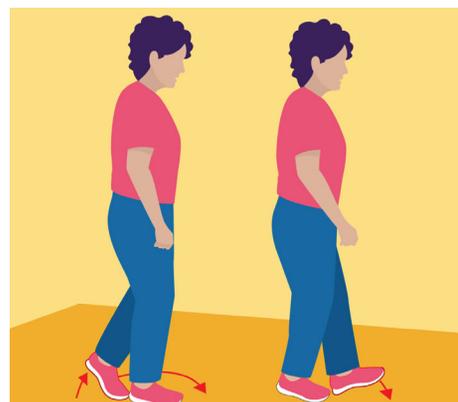
Find an exercise buddy or buddies to help keep you motivated and maintain your exercise routine. Having a standing date with a friend or family member can help you stick to your plan.

- Make your plan realistic based on your current activity levels and the

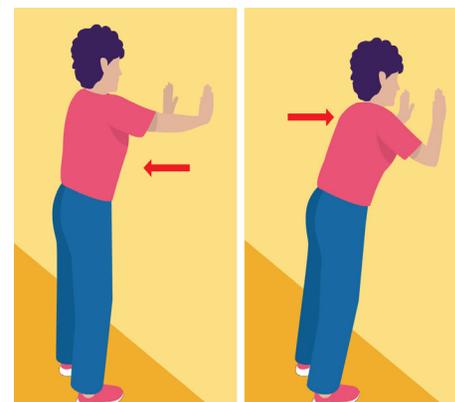
Do things you enjoy, but pick up the pace a bit



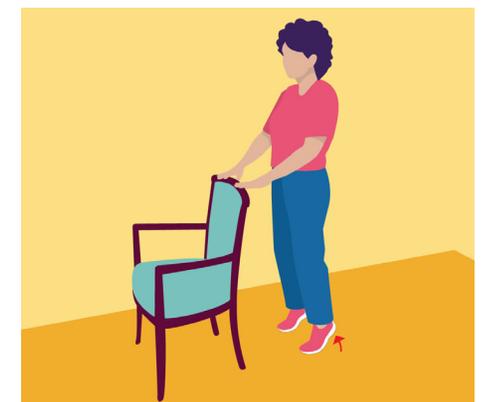
**Back Leg Raises:** Stand behind a chair. Slowly lift your right leg straight back – don't bend your knees or point your toes. Hold that position for one second, then gently bring your leg back down. Repeat this ten to 15 times per leg



**Walking Heel to Toe:** Put your right foot in front of your left foot so that the heel of your right foot touches the top of the toes of your left foot. Move your left foot in front of your right, putting your weight on your heel. Then, shift your weight to your toes. Walk this way for 20 steps.



**Wall Pushups:** Stand an arm's length in front of a wall. Lean forward slightly and put your palms flat on the wall at the height/width of your shoulders. Keep your feet planted as you slowly bring your body towards the wall. Gently push yourself back so that your arms are straight. Do twenty of these.



**Toe Lifts:** Stand straight and put your arms in front of you. Raise yourself up on your toes as high as you can go, then gently lower yourself. Don't lean too far forward on the chair or counter. Lift and lower yourself 20 times.

# MEMBERS ON THE MOVE



Chapter 21 Vice President Donald Lehnhoff, CHP Officer David deRutte, CSR President Tim Behrens, Chapter 21 President Ron Franklin and CSR District C Director Mary McDonnell stop for a picture at the Chapter 21 meeting in April.



CSR members at the NAACP prayer breakfast.



Members of Chapter 23 attend the 28th Annual Democratic Victory dinner and fundraiser.



Chapter 5 members attend the High Tea at the Sonora Moose Lodge



District F Director Connie Lira on vacation at the beautiful Great Wall of China.

If you need the CSR logo, please email [CSRinfo@CalRetirees.org](mailto:CSRinfo@CalRetirees.org)

**CALIFORNIA**  
**STATE RETIREES**

## Opioid Prescriptions Drop Sharply Among California State Workers, CalPERS says

The agency that manages health care for California's massive state workforce is reporting a major reduction in opioid prescriptions, reflecting a national trend of physicians cutting back on the addictive drugs.

Insurance claims for opioids, which are prescribed to help people manage pain, decreased almost 19 percent in a single year among the 1.5 million Californians served by the California Public Employees' Retirement System. CalPERS manages health benefits for employees and retirees of state and local agencies and public schools, and their families.

Most notably, doctors reduced the daily dose and duration of opioid treatment: The number of new users who were prescribed large doses dropped 85 percent in the first half of 2018 compared with the same period in 2017, while new users prescribed more than a week's supply dropped 73 percent, according to new CalPERS data. "These reductions are substantial," said Beth McGinty, an associate professor in the Department of Health Policy and Management at the Johns Hopkins Bloomberg School of Public Health. "They signal a reduction in the overprescribing practices that have driven the opioid epidemic in the U.S." What's unclear, however, is how the reductions in prescriptions are affecting patients' pain, she said.

Every day, 115 Americans die from opioid overdoses, and about 40 percent of those deaths are caused by overdoses of prescription drugs. About one-quarter of the millions of patients who take the medications for chronic pain misuse them, the National Institutes of Health says.

Prescription opioids which are frequently prescribed for cancer patients and for orthopedic and dental pain – include hydrocodone, oxycodone, fentanyl, oxymorphone, morphine, codeine and others.

CalPERS has spent more than a decade trying to reduce prescription opioid use among its enrollees, working with health insurers and other state agencies to identify doctors who prescribe abnormally high amounts. In 2017, OptumRx, which manages CalPERS members' pharmacy benefits, adopted a policy that includes limits on the quantity of opioids prescribed and requires prior authorization for some drugs.

CalPERS is the second-largest public purchaser of health benefits in the nation after the federal government, and medical trends among its members are often reflected nationally.

Indeed, the data showing a decline in opioid prescriptions among CalPERS members mirrors a nationwide drop that has been reported in all 50 states. About 22 percent fewer opioid prescriptions were written in the United States from 2013 to 2017, dropping from 251.8 million to 196 million, according to the American Medical Association, the nation's largest physician group.

A March study by researchers at the federal government's Centers for Disease Control and Prevention revealed a 13 percent decline in average opioids prescribed per person from 2016 to 2017. Maine, Massachusetts and North Dakota have experienced the biggest drops over the past decade. One major factor is that many health insurers have imposed limits on prescriptions, as recommended by the CDC in 2016. The CDC advises doctors to prescribe new users no more than a seven-day supply and to keep daily doses under the equivalent of 50

morphine milligrams in an effort to prevent overdoses and new addictions.

In addition, the American Medical Association created a task force in 2014 that has encouraged doctors to "start low and go slow" and use the drugs only if the benefits exceed the risks for a patient. The association also is offering doctors education programs on pain management.

Opioid medications act on receptors in the brain and spinal cord to reduce the intensity of pain perception, but they also activate regions of the brain that trigger euphoria, which underlies their potential for abuse.

Declines in prescriptions have not yet led to reductions in deaths, said Dr. Patrice Harris, president-elect of the American Medical Association and chair of its Opioid Task Force. "Reducing opioid prescriptions is important but will not by itself reverse the epidemic," she said. "We will reach a tipping point when opioid-related mortality begins to decrease."

Medical experts also warned of unintended consequences of fewer opioid prescriptions: More people may suffer unmanaged chronic pain, and some may resort to illegal opioids, such as heroin or street versions of fentanyl. About 50 million Americans experience chronic pain. "The focus on reducing opioid prescribing has likely left a large void in access to pain care," Harris said. Even as insurers set limits on opioids, they have not increased access to other pain care options, she said. "If policymakers solely focus on limiting access to prescription opioids for pain relief without increasing non-opioid options, the

result will be increased patient suffering."

The CalPERS data represents a cross section of patients throughout California who are enrolled in Blue Shield, Kaiser Permanente, Anthem Blue Cross and other health plans. Reductions in their opioid use were across-the-board: The doctors cut back on numbers of people taking opioids for long periods of pain, but also how much people took daily. Prescriptions exceeding two weeks fell almost 32 percent from January to June 2017 and the same period in 2018. Daily average doses declined 14 percent. "These are very positive numbers," said Kathy Donneson, chief of CalPERS' Health Plan Administration Division. "But we're all going to keep working on it. Opioids are still a national crisis."

CalPERS members are still being prescribed considerable volumes of the drugs. For instance, 34,321 patients were prescribed opioids in the first half of 2018, according to the data. Of those, 1,168 were prescribed doses that are considered large – over the equivalent of 50 morphine milligrams per day. Health experts said it's important to wean people off the drugs properly, prevent relapses and ensure they don't switch to heroin.

The surest sign of success, Donneson said, will be when patients with many types of chronic pain, such as knee or back pain, are "kept pain-free in other ways" and when opioids are reserved for patients who need them the most, such as those with cancer or in hospice or post-surgery care. "We're not there yet," she said.

This story was produced by Kaiser Health News (KHN), which publishes California Healthline, an editorially independent service of the California Health Care Foundation. KHN is not affiliated with Kaiser Permanente.

### A FOUR PRONGED APPROACH TO OPIOID SAFETY





# NEWS

## CSR Bill Watch

### Support

**AB 387 (Gabriel)** Would require physicians and surgeons, when providing a prescription to a patient, to discuss with the patient the opportunity to opt-in to including a medication's purpose on the prescription label.

**AB 387** will decrease the number of adverse drug effects caused by medication errors by ensuring that prescription drug containers more frequently state the purpose for which the medication was prescribed. **STATUS: Awaiting vote on Assembly Floor.**

**AB 477 (Cervantes)** Would require cities and counties to include people with disabilities, people with mental illness, and seniors in the next update to their emergency plan. **AB 477** is an important step to ensure that California's most vulnerable populations are not over-looked in the event of an emergency. **STATUS: Awaiting hearing in Senate Rules Committee.**

**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 vote on Assembly Floor.**

**AJR 15 (Bloom)** Would state the Legislature's support for at least \$600 million in annual federal funding to support the construction and operation of affordable housing through the Supportive Housing for the Elderly Program, and call on the President and federal housing authorities to support increased funding for the program. **STATUS: Awaiting hearing in Assembly Aging & Long-Term Care Committee.**

**SB 13 (Wieckowski)** Aims to reduce and eliminate barriers to accessory dwelling units (ADUs), so-called mother or father-in-law units, in an effort to ease the housing crisis. ADUs are less

expensive than traditional housing options, but many homeowners are unable to construct them due to excessive fees and code standards. **SB 13** will increase the supply of ADUs, giving seniors living on a fixed income more affordable housing options. **STATUS: Passed Senate, in Assembly.**

**SB 309 (Rubio)** Would eliminate the requirement that the California Senior Citizen Advocacy Voluntary Tax Contribution Fund meet a minimum contribution amount in order to appear on the personal income tax form the following year. 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: Passed Senate, in Assembly.**

**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 Assembly 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 less than 3 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: Failed passage in Senate Labor, Public Employment & Retirement Committee, reconsideration granted.**



## 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)

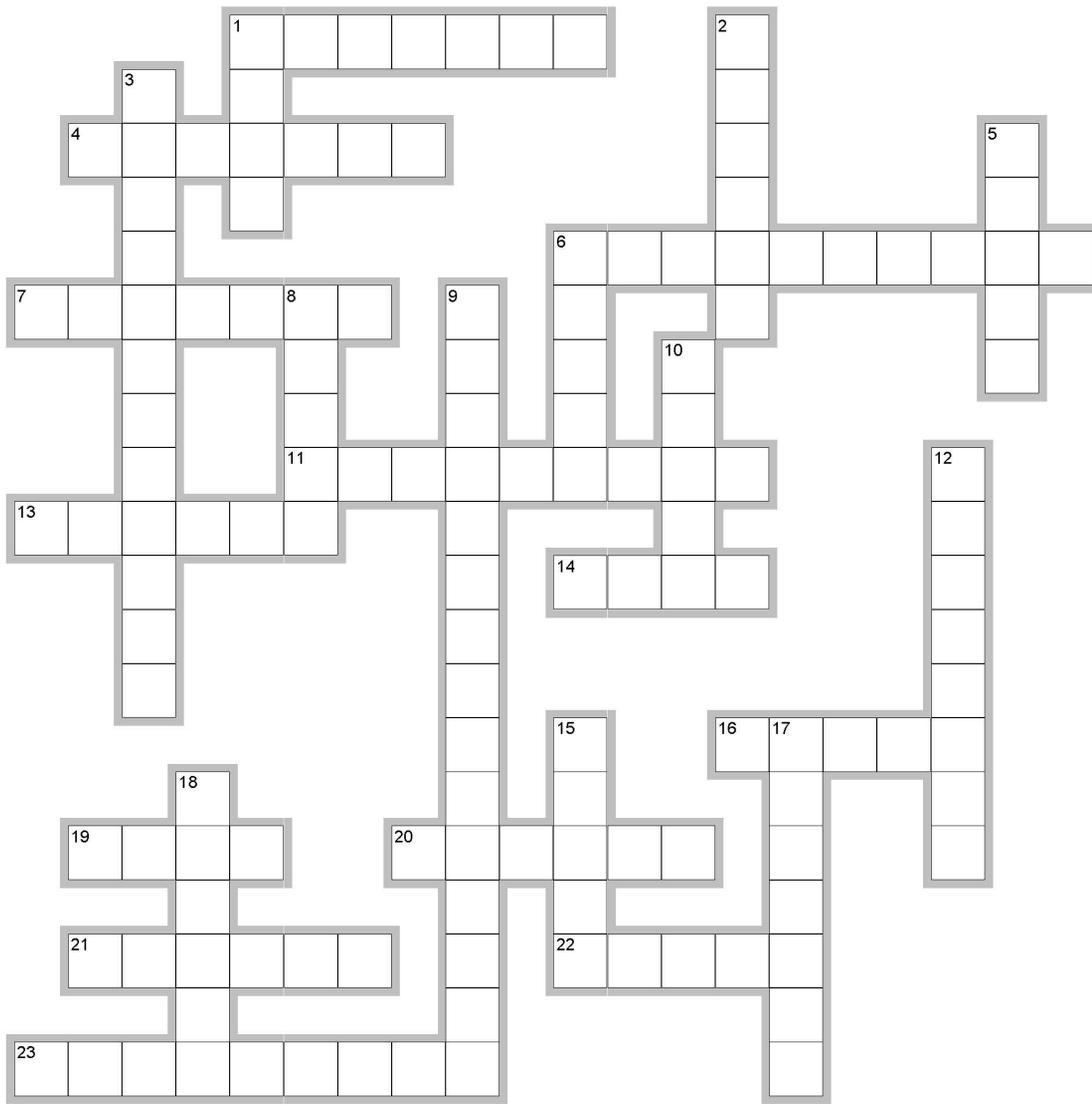
Dues Table for Retired Members	
Monthly PERS Allowance (Base + COLA)	Monthly Dues
\$0 - \$399	\$1.00
\$400 - \$799	\$2.25
\$800 - \$1,199	\$3.25
\$1,200 - \$1,599	\$5.00
\$1,600 - \$1,899	\$6.50
\$1,900 - \$2,299	\$8.00
\$2,300 - \$2,699	\$8.50
\$2,700 - \$3,099	\$9.00
\$3,100 - \$3,499	\$9.50
\$3,500 - \$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 3000 Advantage Way Suite 100 Sacramento, CA 95834 or join online [www.CalRetirees.org/joinus](http://www.CalRetirees.org/joinus)

# PUZZLES Where In the World?



EclipseCrossword.com

## ACROSS

1. City of Casablanca
4. Prime Meridian
6. Caspian Sea
7. Reykjavik - Capital city
11. Ayers Rock
13. RIO DE JANEIRO
14. Euphrates River
16. The Great Pyramids
19. Lima, Capital city
20. Yucatan Peninsula
21. Northwest Territories
22. Taj Mahal
23. Largest Island country

## DOWN

1. Timbuktu
2. Petra, City cut from rock
3. Golden Gate Bridge
5. Leaning Tower of Pisa
6. Nairobi, Capital City
8. Mt. Everest (in Tibet and \_\_\_)
9. Giant's Causeway
10. Forbidden City
12. City of Karachi
15. Port-au-Prince, Capital City
17. Black Forest
18. Eiffel Tower

ANSWERS ON PAGE 12



## English Muffin Tuna Melts

### INGREDIENTS

- 1 stalk celery, minced
- 1/4 cup minced red onion
- 2 tablespoons minced red pepper
- Juice of 1/2 lemon
- 2 cans (about 10 total ounces) albacore tuna, oil or water packed
- 1/8 teaspoon salt
- 1/8 teaspoon freshly ground black pepper
- 1/3 cup mayonnaise
- 4 whole English muffins
- 8 slices Swiss cheese

### METHOD

1. Preheat oven to 400°F.
2. Make the tuna mixture: In a medium bowl, stir together minced celery, onion, red pepper, salt, pepper, and tuna. Fold in the mayo last.
3. Prep the tuna melts: Spread out English muffin halves on a baking sheet. Add half a slice of Swiss cheese to the bottom of each muffin. Top each muffin with about two tablespoons of tuna salad mix. Top with second half of cheese.
4. Bake the tuna melts for 12 to 15 minutes until muffins are browned around the edges and the cheese is melted.
5. Serve while warm with pickled veggies on the side (optional).

Prepared tuna melts don't keep well, but the tuna salad mix keeps well for a few days in the fridge, and you can make the muffins on demand.



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



# SAVVY SENIOR

## The Long-Term Care Benefit Many Veterans are Missing out on

Dear Savvy Senior,

I have heard that the VA has a benefit that can help veterans and spouses with long-term care costs. We recently had to move my 86-year-old father – who served in the army nearly 60 years ago – into an assisted living facility, and my mom isn't far behind. Can the VA help? Seeking Aid

Dear Seeking,

The Veterans Administration does indeed have a little-known, underutilized benefit that can help wartime veterans and their surviving spouses pay for a variety of long-term care costs. This benefit, called "Aid and Attendance," is a special pension that's paid in addition to a basic pension. It pays a maximum of \$2,230 a month to married veterans; \$1,881 a month to single veterans; or \$1,209 a month to a surviving spouse. The money is tax free, and can be used to pay for in-home care, assisted living and nursing home care.

Today, only around 230,000 veterans and survivors receiving Aid and Attendance, but millions more are eligible and either don't know about it, or don't think they can qualify for it.

### Eligibility Requirements

To qualify, your dad must have served at least 90 days of active military service with at least one day of service during a period of



war, and not have been discharged dishonorably. Single surviving spouses of wartime vets are eligible if their marriage ended due to death.

In addition, your dad will also have to meet certain thresholds for medical and financial need to be eligible.

To qualify medically he must be either disabled, or over the age of 65 and need help with basic everyday living tasks such as eating, dressing, bathing or going to the bathroom. Being blind or in a nursing home or assisted living facility due to mental disability also qualifies him. Single surviving spouses have no age restrictions, but they must require help with basic everyday living tasks to be eligible.

To qualify financially, your parents must have limited assets, under \$127,061, excluding their home, vehicle and personal

belongings. And their annual income (minus medical and long-term care expenses) cannot exceed the Maximum Allowable Pension Rate (MAPR), which in 2019 is \$26,766 for a veteran and their spouse; \$22,577 for a single veteran; and \$14,509 for a surviving spouse.

To calculate your parent's income qualifications, add up their income over the past year (including Social Security, pensions, interest income from investments, annuities, etc.), minus any out-of-pocket medical expenses, prescription drugs, insurance premiums and long-term care costs over that same period of time. If the final tally is under the MAPR, and he meets the other requirements, he should be eligible for aid.

### How to Apply

To learn more, or to apply for Aid and Attendance, contact your



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

regional VA benefit office (see [Benefits.va.gov/benefits/offices.asp](http://Benefits.va.gov/benefits/offices.asp) or call 800-827-1000) where you can apply in person. You can also apply by writing the Pension Management Center for your state (see [Benefits.va.gov/pension/resources-contact.asp](http://Benefits.va.gov/pension/resources-contact.asp)). You'll need to include evidence, like VA Form 21-2680 ([VA.gov/vaforms](http://VA.gov/vaforms)) which your dad's doctor can fill out that shows his need for Aid and Attendance.

If you need some help, you can appoint a Veteran Service Officer (VSO), a VA-accredited attorney or claims agent to represent your dad. See [www.ebenefits.va.gov/ebenefits/vso-search](http://www.ebenefits.va.gov/ebenefits/vso-search) to locate someone.

If your dad is eligible, it will take between six and 12 months for his application to be processed, so be patient.

You should also know that if your dad's Aid and Attendance application is approved, the VA will send a lump sum retroactive payment covering the time from the day you filed the application until the day it was approved. Then your dad receives monthly payments going forward.



**OUR NEW OFFICE IS  
LOCATED AT  
3000 ADVANTAGE WAY  
SUITE 100  
SACRAMENTO, CA  
95834**

# To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

CalPERS presented the preliminary 2020 Health Plan Rates during the Pension and Health Benefits Committee (PHBC) meeting on May 14, 2019. Many CSR Board and chapter members were in attendance and both CSR President Tim Behrens and I gave public comments to CalPERS Board members.

The preliminary rates were provided at the sign in table as members entered the auditorium for the meeting, so we had 15 minutes or so to analyze them and determine what public comments we would give. Not a member-friendly, transparent process. The tables listed all health plans available for state and for public agencies and schools. They only provide rates for one party coverage, so average increases for two-party or family coverage won't be available until final rates are released in June, and they could reflect higher average increases. The highest increases from 2019 for Basic plans for state were:

Blue Shield Access+ - 16.1 percent, United Healthcare HMO - 11.4 percent, Anthem Traditional HMO - 8.2 percent, PersCare - 9.4 percent (supplemented with excess surplus funds), and PersChoice - 4.8 percent. Medicare plans had increases ranging from 13 percent to 1.2 percent.

Overall, the rates presented are unreasonably high. Many Board members spoke critically of the increases and directed staff and carriers to come back with lower figures in June. I gave public comments on this topic and thanked the Board members who expressed dissatisfaction with the increases. I also pointed out that all most all the carriers offering plans and large increases were quite high in the Fortune 500 list in revenues and profits. I should note that for the last several years that I've been monitoring the rate setting process, the preliminary rates presented in May always come down significantly by June when final rates are proposed. But there are usually several plans which still have unreasonable increases. Also worth noting is that members on Medicare are not usually impacted by premium increases, since Medicare premiums are so much lower than Basic plan premiums. CalPERS monthly contribution for retirees usually full covers the premium for those fully vested. It is the early retirees (pre-65) who are most impacted and those on Medicare but with dependents on Basic plans (combo families).

Basic and Combo plan members

who live in rural areas where no HMO plans are available (18 counties) will likely see increases that will take money out of their pockets next year. Most impacted will be those on PersCare and PersChoice. This is due to CalPERS decision to abandon Risk Adjustment last year. PersCare was projected to increase by 24 percent but staff recommended to the Board that \$44 million out of \$84 million in surplus PPO funds be used to smooth the increase in premiums which reduces the increase to 9.4 percent. Tim Behrens and I both gave public comment asking the Board to approve all \$84 million which would result in the premium staying roughly the same. There is actually \$585 million excess reserve in the PPO Health Care Fund (unspent money last year). So an additional \$40 million would greatly help members and not put the fund in any jeopardy. Unfortunately, the Board ultimately only approved \$44 million. It's likely members on Basic PersChoice will pay more out of pocket next year as well. We won't know how much until the 2020 CalPERS monthly premium contribution levels are released in June. I expect they will increase slightly over 2019.

One positive development is a new HMO health plan is being considered for 6 counties: El Dorado, Los Angeles, Nevada, Placer, Sacramento, and Yolo. It's being described as a "narrow network plan" so it may have a

limited pool of providers. We will continue to monitor the rate setting and will be prepared to comment at the June 18 PHBC meeting.

Besides premiums, shifting provider networks, plans leaving localities, and carriers terminating hospital contracts are also creating hardships for our members. I'm happy to report that the long-standing contract stalemate between Anthem and Enloe Medical Center in Chico has finally been resolved with a new contract signed through 2022. However, Anthem informed CSR in May that the contract with North Bay Healthcare has been terminated affecting North Bay Medical Center in Fairfield and North Bay Vacaville in Vacaville. Affected members have been notified directly and continuity of care plans implemented. This only affects basic plan members on Anthem PPO or HMO plans, not those on Medicare plans.

Lastly, for any members on one of the Anthem PPO plans, Care, Choice, or Select, who are facing a hip or knee joint replacement pay close attention to the coverage limitations in your plan. I learned from one of our members who thought they had 80 percent coverage and a maximum cap of \$3000 for a hip replacement, that there are limitations placed on these 2 procedures for these plans. It resulted in the member being charged over \$30,000 instead of an anticipated \$3,000. The Anthem

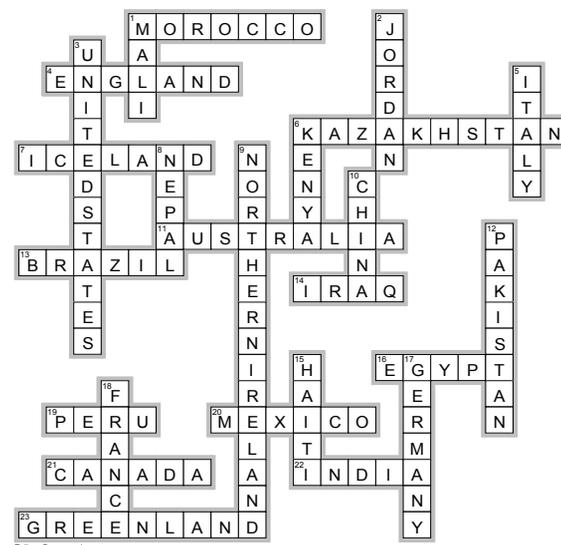
*continued on page 13*

## 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, 3000 Advantage Way Suite 100 Sacramento, CA 95834

answers from page 10



# 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

Helen Weaver  
Nancy Casazza  
Christopher Haggerty  
Deborah Haynes  
Hing Tse  
David Bartholomew  
Alice Lau  
Thomas Brenneman  
Sandra Moran  
Isabel Garcia  
Nancy Welt  
Valarie Davis

## Chapter 2

Kathleen Correia  
Kathaleen Reed  
Simon Pickett  
Meshelle Hardin  
Deeann Bradshaw  
Adrienne Johnson  
Harriet Macias  
Jack Smith  
Eva Lujan  
Paulette Lautaret  
Denise Plescia  
Lynne Sekas  
Dorothy Macula  
Jolene Deaton  
Dyreck Oneal  
John Barmby  
Xiaofang Liu  
Angela Martinez  
Kristi Wynn  
Jerold Jee  
Evelyn Martinez  
Robert Vogel  
Norma Adams  
Teresa Vera  
Bernardo Guevarra  
Scotty Jorgenson  
Thomas Tynan

## Chapter 3

Penny Gould  
Patricia Breen  
Kathleen Willover  
Marilyn Earhart  
Kimberly Scott  
Patricia Breen  
Kathleen Willover  
Marilyn Earhart  
Kimberly Scott

## Chapter 4

Can Tan  
Wei Zhang  
Timothy Coffman  
Guang Deng  
Ringo Chan  
Michael Tracy  
Delilah Shank

## Chapter 5

June Arago  
Robbie McCullough  
Charlette Cass  
Ruel Garcia  
Ronald Simpson  
Elizabeth Najar

## Chapter 6

Gloria Lee  
Cynthia Chrisler  
Angela Hicks  
Alfredo Alva  
Eno Odiakosa  
Margaret Delgado  
Ruben Minimo

## Chapter 8

Theresa Ventura  
Chavela Bossieux  
David Baker  
Tracy Lajeniss  
Prometheus Luza  
Glenda Rotherham  
Deborah Page  
Angela Long

## Chapter 9

Teresa Cabral  
Danny Vasquez  
Myrleane Tamayo  
Maria Uriarte  
Jo Harris  
Ronji Moffett

## Chapter 10

Robert Schneiderhan  
Monse Garcia  
Beth Crane  
Erika Cota  
Cynthia Freeman  
Patricia Gomez  
Teresa O'donovan  
Christine Rash

## Chapter 11

Brett Duncan  
Satinder Singh  
Heather Tyllesen  
Robin Betancourt  
Marcia Ferguson  
Shannon Wiseman  
JaniceBrikovich Lane

## Chapter 12

Eunice Aparicio

## Chapter 15

Michelle Tramel  
Nancy Record  
Wanda Meyer  
Chun Han  
Raghib Sangha  
Virginia Shaffer  
Gina Jones  
Burk Angel  
Lanie Eagan  
Gary Bell

## Chapter 16

Sally Flores  
Matthew Crummett

## Chapter 17

John Smith  
Lynnette Vanhorn  
Patricia Moffitt  
Mae Tietjen  
Rosa Leon  
Linda Wilson-Hindman  
Laura Padron  
Rhodora Santos  
Mandie Palma

## Chapter 20

Myriam Luga  
Uzenzile Poindexter  
Patrick Muwanga

## Chapter 21

Jessica Palyo  
Susan Baur  
Kathleen Hie  
John Starling  
Sandra Foley  
Edwin Dacayanan  
Zora Rangi  
Lisa Larsen  
Barbara Cobbs-Parker

## Chapter 26

William Rodriguez  
Kate Berggren  
Kaylynn Estrada  
Marilou Riola  
Bobbie Wilson  
Cheryl Bradley

## Chapter 31

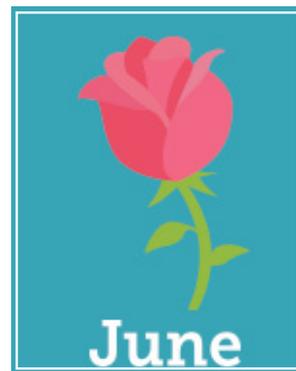
Karen Chavez

## Chapter 35

Traci Gassaway  
Ellen Conway  
Louis Dorescenzi  
Janet Resa  
Kathy Williams  
Maria Espinoza  
Lee Paden  
Linda Ontiveros

## Chapter 165

Dwight Wells  
Gennell Utter  
Pauline Karisa  
Donna Painter  
Linda Wyatt  
Colleen Cross  
Diana Hutchinson  
Anita Andre



**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 12*

representative misinformed the member that the max cap would be in play. In actuality, hip and knee replacements are limited to \$30,000 for all in-hospital charges. Anthem has negotiated this cap with specified hospitals throughout California, but you must only go to a hospital Anthem designates a Value Based Purchasing Design Hospital, which you can only find on their website. Their representatives are supposed to be aware of that, but obviously not all of them are. Fortunately for the member, they were able to apply for a charitable program the hospital provided which forgave the excess charges.

Again, if you face joint replacement carefully read your Evidence of Coverage AND call Anthem AND check their website. It's under Hospital Benefits in the EOB and for PersChoice is on page 43. If you are on Medicare or an HMO you won't have this limitation.



**Did you receive your Notice of Election, mailed on March 25, for the CalPERS 2019 Retired Member Election? If not, contact CalPERS at 1.888.225.7377 to ensure they have your correct mailing address on file.**

# 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, August 20, 11:30 a.m. **Where: Old Spaghetti Factory**, 1955 Mt. Diablo, Concord. **Program:** TBA. **Cost:** Members \$10; Guests (limit one) \$20. **Reservations required:** NEED TO BE MADE BY ADVANCE PAYMENT WITH CHECK. Make check out to CSR CHAPTER 1. Send payment with name 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 Fri August 9. **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, July 1, 11 a.m. to noon lunch. Meeting starts at noon. **Where: Sierra 2 Center**, 2791 24th Street, Sacramento. **Program:** Guest speaker pending. Updated reports on retiree related ongoing activities. **Menu:** Beef hotdogs, sour kraut, chili, potato salad, baked beans, potato chips and ice cream. Veggie: Veggie hotdog. **Cost:** Members eat free. Guests \$3 payable by sponsor at lunch table. **Reservations are required:** Reservations must be received by 8:30 pm June 17 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. This is necessary for proper food count for the caterer. **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 third 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:** OptumRx on Cholesterol. **Menu:** Spaghetti and Meatball or Fish. **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, June 20, 11:30 a.m. **Where: Taix Restaurant**, 1911 Sunset Blvd., Los Angeles. **Program:** California Real ID speaker. **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.

**NOTE: NO JULY OR AUGUST MEETINGS**

## 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, July 11, 11:00 a.m. **Where: Sizzler**, 6631 Cole St, Jurupa Valley (Riverside). **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. A representative from the Eureka Social Security office will speak. **Reservations are required:** BY MAY 31. **For more information:** Please contact a chapter officer listed above.

### Del Norte

**Meeting:** Friday, June 7, 11:45 a.m. **Where: Lucky 7 Casino**, 357 N. Indian Rd., Smith River. **Program:** Thomas Witzel, District Representative from Senator Mike McGuire Office. **Reservations are required:** BY MAY 31. **For more information:** Please contact a chapter officer listed above.

## 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@ymail.com](mailto:raeleneallard@ymail.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, June 12-meeting has been cancelled.

**Meeting:** Wednesday, July 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, July 25, 10:30 a.m. lunch at noon. **Where: El Chorro Regional Park, "Poppy" Picnic Area**, CA-1, San Luis Obispo, CA 93408 (across Hwy 1 from Cuesta College). **Program:** Chapter 10 Annual B-B-Q. The Bobby Santa Cruz Trio will be playing/singing oldies, etc. **Menu:** Santa Maria style B-B-Q beef and chicken with appetizers, salad, chili, garlic bread, dessert and non-alcoholic beverages. **Cost:** Chapter 10 members free. Guests and nonmembers 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; [chrschrs90@aol.com](mailto:chrschrs90@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 member and nonmembers. **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, June 12, 11:00 a.m. **Where: Los Domingos Restaurant** – Apple Valley, 17790 Wika Rd, Apple Valley. **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, June 17, 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:** Saturday, June 1, 11:30 a.m. **Where: Wildwood Park**, 100 Wildwood Ave., Chico (across from CFD Station 5). **Program:** Chapter 14 Annual Picnic. CalPERS Board candidate JJ Jelincic will speak. **Menu:** Choice of Tri-Tip, Chicken or BBQ Ribs with potatoes, baked beans, various salads, garlic bread and non-alcoholic beverages. **Reservations required:** RSVP by May 28 with member name, number of guests and menu choice to [VHerrera@CalRetirees.org](mailto:VHerrera@CalRetirees.org) or call/text (916)804-6613. **Cost:** Free

# CHAPTER MEETING NOTICES

to chapter 14 members. Guests pay \$15. Make checks payable to CSR Chapter 14 and bring them to the park. **Note:** No Alcohol and Assistance Dogs Only. **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, June 4, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville.

**Program:** OptumRx Christina Fountain, Sr. Bus. Analyst Client Management and Carolyn Wolatz, Pharmacy Supervisor will speak. Free cholesterol screening for chapter members. **Cost:** Free to CSR members. **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, June 4, 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 19, 12:30 a.m. **Where:** Angelina's Spaghetti House, 1563 E Fremont St., Stockton. **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, 10:45 a.m. doors open. Lunch at 11 a.m., meeting at noon. **Where:** Sizzler, 3755 Murphy Canyon Rd, San Diego. **Program:** Merilee Colton, CSR Membership Chair, will speak about membership and the ambassador program. **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.*

**Combined Chapter and Subchapter (Lake and Mendocino counties)**  
**Meeting:** Tuesday, June 11, 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, July 9, 11:30 a.m. **Where:** Napa Elks Lodge, 2840 Soscol Ave., Napa. **Cost:** Members cost \$5; guests \$10. **Menu:** Choices are Tossed Caesar Salad, Rosemary Roasted Chicken, Baked Salmon with Rice Pilaf, Chicken Fried Steak, Mashed Potatoes, Country gravy and vegetables. Vegetarian option available. Dessert will be Apple Crisp. **Reservations are required:**

Please send check payable 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 July 3 or checks will be taken at the door. **Note: Please write on your checks your meal choices.**

## CHAPTER 23

### SAN JOSE AREA

**President:** Maria Aguilar, (408) 706-0366, md12aguilar@yahoo.com; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Denise Johnson, (408) 460-1748, dpadres7919@gmail.com; **Treasurer:** VACANT. *Will meet in June, September and December*

**Meeting:** Friday, June 28, 11 a.m. **Where:** Denny's Restaurant, 1140 Hillsdale Ave., San Jose. **Program:** TBA. **Cost:** \$5. **Reservations required:** RSVP by June 18 to Maria Aguilar or Brad Geldert at numbers or emails above. **NOTE:** Please invite a retiree buddy and if they sign up, you will receive a small token of our appreciation. Hotel toiletries laying around? We'd love to get them and pass on to a worthwhile charity. Looking forward to seeing all of you!

## 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, ckimbriel@bak.rr.com; **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, June 20, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield. **Program:** Health Insurance Counseling and Advocacy Program (HICAP) and much more. **Cost:** No charge for first time member attendees; members pay \$5; all guests/spouse pay for their own meals. **Reservations are required:** By June 13. **For more information:** Please call/text or email Ophelia at (661) 458-6588 or csr.chapter26@gmail.com.

## CHAPTER 31

### VENTURA/SANTA BARBARA

**President:** V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; **Vice President:** Roberta Aminian, (805) 368-5838; **Secretary/**

**Treasurer:** Marla Gadbois (916) 359-0697, marlagadbois@outlook.com

*Meets quarterly*

**Meeting:** Tuesday, June 18, 11:30 a.m. **Where:** Ottavio's Italian Restaurant, 1620 Ventura Blvd., Camarillo. **Program:** CalPERS Board candidate JJ Jelincic will speak. **Menu:** Buffet lunch. **Cost:** \$5 per person. **Reservations Required:** DEADLINE is 5 pm June 14th. **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, June 5, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley, (in back meeting room.) **Program:** Ambassador Program-How to use it to tell others about California State Retirees. **Cost:** Member and one guest eats free. **Reservations required:** Please RSVP to Jenny at the number listed above. **Meeting:** Wednesday, July 3, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley, (in back meeting room.) **Program:** Review of Board meeting information. **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*

**Meeting:** Thursday, June 13, 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.

**NOTE:** NO July meeting.

### Hanford

**Meeting:** Thursday, Aug., 20, 11 a.m. **Where:** TBA. **For more**

**information:** Please contact Lou Flores at number/email listed above.

## CHAPTER 36

### MONTEREY BAY AREA

**President:** Quen Quigley, (831) 261-7540, eqjqsq@gmail.com; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Marilyn Hamilton  
*Usually meets the third Thursday of even months at various locations*  
**Meeting:** Thursday, June 20, 11:30 a.m. **Where:** Elli's Great American Restaurant, 1250 S. Main St., Salinas. **Program:** TBA. **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 June 17. **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, June 5, 11:30 a.m. **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd., Rancho Cordova. **Program:** OptumRx will speak. **Reservations:** Not required. **For more information:** Contact Joe Reynoso.

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

**Meeting:** Thursday, June 20, 11:30 a.m. **Where:** Elmer's Restaurant, 2000 Biddle Road, Medford, OR. **Program:** OptumRx will speak. **Reservations are required:** Please contact Medford Subchapter Chair, Geanie Hixon.





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