

CALIFORNIA STATE RETIREES



Vol. XXXIII No. 9

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

SEPTEMBER 2019

Open Enrollment: September 9 - October 4, 2019

If you are a CalPERS member and you are considering changing your health plan during Open Enrollment Sept. 9-Oct. 4., you will need to make two related decisions:

- Which health plan is best for you and your family?
- Which doctors and hospitals do you want to provide your care?

Selecting a health plan for you and your family is one of the most important decisions you will make. This decision involves balancing the cost of each plan, along with other features, such as access to doctors and hospitals, pharmacy services, and special programs for managing specific medical conditions. Choosing the right plan ensures that you receive the health benefits and services that matter to you.

There are multiple combinations of health plan and providers that could be a good fit for you but it depends on a variety of factors, such as whether you prefer a Health Maintenance Organization

(HMO) or Preferred Provider Organization (PPO); your premium and out-of-pocket costs; and whether you want to have access to specific doctors and hospitals. You will need to realize comparing health plan benefits, features, and costs can be complicated. We hope to provide information that can simplify your decision making process. As you begin that process, the following are some questions you should ask:

- Do you prefer to receive your health care from an HMO or PPO? Your preference will impact the plans available to you, your access to health care providers, and how much you pay for certain services.
- What are the costs (premiums, co-payments, deductibles, and coinsurance)? Visit the CalPERS website at www.calpers.ca.gov to find out what the premiums are for the various plans.
- Does the plan provide access to the doctors and hospitals you want? You may contact health plans directly for this information.

Some of the health plans are available only in certain counties and/or zip codes. As you consider your health plan choices, you should determine which health plans are available in the zip code in which you are enrolling. In general, if you are a working CalPERS retiree, you may enroll in a health plan using either your residential or work zip code. If you are a retired CalPERS member, you may select any health plan in your residential zip code area. You cannot use the address of the CalPERS-covered employer from which you retired to establish zip code eligibility. To enroll in a Medicare Advantage plan, you must use your residential address. If you use your residential zip code, all enrolled dependents must reside in the health plan's service area. To determine if the health plan you are considering provides services where you reside use the Health Plan search by zip code, which is available on the CalPERS website at www.calpers.ca.gov, to find out which plans are available in your area.

New this year is the "Search for Your Doctor" feature. This search tool, available when you log into your my|CalPERS account, is for Basic plan members only and allows you to compare health plans that your doctor participates in.

You can use my|CalPERS at my.calpers.ca.gov to get one-stop access to all of your current health plan information, including details about which family members are enrolled. You can also use it to search for other health plans

that are available in your area, compare health plans, access CalPERS Health Program forms, and find additional information about CalPERS health plans. It is important to do this during Open Enrollment by calling CalPERS toll free at **888 CalPERS** (or **888-225-7377**) or by using your my|CalPERS account.

Choosing a health plan that's right for you is unique for every person or family. my|CalPERS includes additional resources to help you choose a health plan. These resources provide access to more detailed health benefit information that can help you when selecting what is most important to you in determining the plan that best fits your needs. Available health plans for you will be displayed based on the physical or mailing health eligibility zip code in our system. Create a customized plan search where you'll be able to review:

- Monthly premiums for each plan available to you.
 - Side-by-side comparisons of covered benefits, deductibles, and co-payments. Members can save as many as ten comparison scenarios with ability to review, rename, or delete at a later date.
- Take a moment today to log in to your my|CalPERS account at my.calpers.ca.gov and select the "Health" tab and then select "Find a Medical Plan" to see what's available to you. To speak with someone at CalPERS about your health plan choices, call **888 CalPERS** (or **888-225-7377**).

••DATED MATERIAL - PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
3000 Advantage Way Suite 100
Sacramento, CA 95834
RETURN SERVICE REQUESTED



CALIF^{OR}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 travel 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

Join today calretirees.org/joinus

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NEWS

Vaccines You'll Need After 50

For many of us, the word "vaccination" conjures images of dreaded trips to the pediatrician decades ago. But it's not all about the kids. Adults — yes, even those 50 and older — need a poke to protect against serious, and potentially lethal, diseases. Protection from some of the vaccines you received as a child can wear off over time, and recommendations from the Centers for Disease Control and Prevention sometimes change. "There are new vaccines that have come out in the past several years, specifically aimed at older adults," says Morgan Katz, M.D., assistant professor of medicine at Johns Hopkins University School of Medicine. Below you'll find the four vaccinations every adult needs, followed by two — for hepatitis A and B — that you need only if you have certain risk factors. What you won't see on the list? Measles and chicken pox vaccines.



Anyone born before 1957 wouldn't need a measles vaccine because the disease was so prevalent when they grew up that immunity as an adult is assumed. Chicken pox is similar in that most adults already

have immunity from childhood exposure to the disease, says Katz. "Almost all adults over 40 have been exposed to chicken pox," she says, noting that it would be "an extremely rare case" for an adult not to have been. That said, if you think you could be in that tiny minority, ask your doctor about getting the chicken pox vaccine as an adult.

For the rest of the list, you can get

your necessary shots at doctors' offices, pharmacies, workplaces, community health clinics and other locations. And most health insurance plans will pick up the tab. So stop in and let 'em stick it to you.

Influenza vaccine

Who needs it: All adults, no matter what their age.

How often: Once a year.

"The virus itself changes every year," says Katz.

"Researchers try to predict what will be the most common strain that season, then reformulate the vaccine accordingly."

Flu season typically begins

in October and ends in March; the CDC recommends rolling up your sleeve by the end of October since it takes about two weeks after a vaccination for flu-fighting antibodies to develop in the body.

Why you need it: The flu can lead to hospitalization and sometimes death — and seniors are the most vulnerable. Studies show that a

continued on page 6

**UPCOMING EVENTS
2019**

September 2

Labor Day-HQ closed

November 28 & 29

Thanksgiving-HQ closed

September 17 & 18

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

December 17 & 18

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

October 28-30

CSR Board of Directors meeting
Hilton Arden West 2200 Harvard St.
Sacramento 95815

December 24 & 25

Christmas Eve and Christmas Day
HQ closed

November 19 & 20

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

January 1

New Year's Day
HQ closed

State Legislature Heads Down the Homestretch

The State Legislature returned from its month-long summer recess on August 12, and so begins the process of approving or rejecting hundreds of bills still alive in the first year of the 2019-20 session. The Legislature has until September 13 to act on legislation before they go home for the year. Prior to October 13, Governor Newsom then has the unenviable task of reviewing and signing or vetoing all the bills that make it to his desk. Obviously, there is much legislative work to be done. Here are some of the good and not so good things that happened this year in the Legislature and some details about the election that is on the horizon:

Good

As reported previously, the 2019-20 State Budget fully

funds CalPERS pensions and retiree health care, and includes a supplemental \$3 billion payment to help bolster the state funds. In 2019, every legislative effort to attack defined benefit pensions at CalPERS has failed, including SB 341 (Morrell), which CSR opposed early in the legislative session. It is also a positive sign that there have been no ballot measures attacking California's defined benefit pensions and pension systems filed to date. Knock on wood.

Not So Good

While many CSR-supported bills to address the high cost of health care are alive and remain on track to be approved this session, unfortunately AB 1611 (Chiu) has been shelved for the year. AB 1611 would have ended surprise billing by prohibiting hospitals

from charging insured individuals more than the in-network cost-sharing amount for emergency and post-stabilization care. Assembly Member Chiu has not given up on this effort, and the bill will be eligible to be taken up next year.

On the Horizon

In the latest effort to increase our state's voice in electing the President of the United States, California's Legislature has moved up the primary next year to March 3, 2020. This means that early campaigning for 2020 is already well under way. This cycle, there are 10 open seats in the Legislature and perhaps more to come. Candidates for legislative seats have until December 6, 2019, to officially file paperwork to enter races.

September 13 marks the end of



Ted Toppin

the first year of the legislature's biennial legislative session. The legislature is scheduled to return to Sacramento and begin the second year on Monday, January 6, 2020.

CSR Bill Watch

Here are the CSR-Supported bills that are still alive this session:

Support

AB 387 (Gabriel) Would create the Prescription Labeling and Adverse Drug Event Prevention Advisory Task Force to develop information and provide recommendations to the Medical Board of California, the California State Board of Pharmacy, and to the Legislature. AB 387 will help reduce the number of adverse drug effects caused by medication errors.

STATUS: Awaiting hearing in Senate Appropriations Committee.

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. **STATUS: Enrolled and presented to the Governor.**

AB 480 (Salas) Would establish an Older Adult Mental Health Services Administrator within the State Department of Health Care Services to increase, improve, and integrate mental health services for older adults. **STATUS: Awaiting hearing in Senate Appropriations 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. **STATUS: Awaiting hearing in Senate Appropriations**

Committee.

AB 911 (Rodriguez) Would require the Governor's Office of Emergency Services to establish a statewide system that would allow all Californians, including the elderly and disabled, to provide pertinent health and safety information to all first responders. **STATUS: Awaiting hearing in Senate Appropriations Committee.**

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. **STATUS: Senate Third Reading File.**

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. SB 13 will increase the supply of ADUs, giving seniors living on a fixed income more affordable housing options. **STATUS: Awaiting hearing in Assembly Appropriations Committee.**

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. **STATUS: Enrolled and presented to the Governor.**



Website: www.calpers.ca.gov

Phone: 888.CalPERS or 888.225.7377

TTY: 877.249.7442

Fax: 800.959.6545

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



HAVE YOU MOVED?
Don't miss an issue of the
California State Retiree!

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

MEMBERS ON THE MOVE



The July Chapter 2 meeting was a buffet luncheon tribute to The 4th of July. L-R: Treasurer Kathy Elwell, President Louis Espinoza, Mayor of Sacramento Darrell Steinberg and Vice President Phyllis Johnson.

Congressman T.J. Cox, a representative from the 21st District took time to visit with the Chapter 26 membership outreach table at the 45th Annual Phillipines Weekend in Delano on July 27. He is pictured with Chapter 26 President Ophelia Rabanal, John Easley IV, Member and Chapter 26 Vice President Henry Mendoza.



Chapter 6 members attend Assembly Member Eloise Gomez Reyes District 47 Block Party & Resource Fair in Fontana. L-R: Treasurer Erlinda Ochoa, Secretary Patsy Hollis, District 47 Assembly Member Eloise Gomez Reyes, Delegate Steven Downs, and President Dee Stoddard.



CSR Vice President Jay Jimenez, Chapter 6 Treasurer Erlinda Ochoa and Chapter 6 Secretary Patsy Hollis had a great time at Assemblyman Freddie Rodriguez' Summer BBQ and Open House.



Retired United States General David Petraeus and CalPERS CIO Ben Meng stop for a shot with CSR President Tim Behrens at the CalPERS offsite meeting in Santa Rosa.



Chapter 14 President Vincent Herrera and CSR members Robin Keehn and Todd Mayer participate in a CSR recruitment drive at Chico's Saturday Farmers Market. It was a long and hot day but they were able to sign-up a few new members. Great job!

NEWS

Vaccines

Continued from page 3

vaccination can reduce the risk of illness by as much as 40 to 60 percent.

Talk to your doctor if: You've had a severe reaction to the flu shot in the past, are allergic to eggs (funny enough, the flu vaccine is most commonly grown in them), have (or have had) Guillain-Barré syndrome, or have a fever. (In that case, you'll likely be asked to wait until your temp is back to normal before you get the vaccine.)

Parting shot: Even if you're vaccinated, there's a possibility you could get the flu. How well the inoculation protects depends on different factors, including your age and health status. That said, a flu vaccination may lessen the severity of illness if you do get sick. A 2017 study found that flu vaccination reduced ICU admissions and the length of hospital stays among flu patients.

Pneumococcal vaccine (pneumonia)

Who needs it: Healthy adults 65 years and older, or adults 19-64 with certain risk factors (smoking, or health problems, such as chronic lung or heart disease, leukemia, lymphoma or alcoholism).

How often: The CDC recommends two pneumococcal vaccines for healthy adults 65 and older. Don't get them at the same time. You should receive a dose of the pneumococcal conjugate vaccine (PCV13), then a dose of pneumococcal polysaccharide vaccine (PPSV23) one year later. Those who have any of the risk factors above should get one dose each of PCV13 and PPSV23 before age 65, separated by eight weeks.

Why you need it: Pneumococcal disease, which can cause pneumonia, kills more people in the U.S. each year than all other vaccine-preventable diseases combined. An estimated 28,000 cases and 2,900 deaths from invasive pneumococcal disease occurred in 2014. Young children and those over 65 have the highest

incidence of serious illness, and older adults are more likely to die from it. Experts estimate PCV13 prevented more than 30,000 cases of invasive pneumococcal disease and 3,000 deaths in its first three years of use.

Parting shot: If you work around chronically ill people — say, in a hospital or nursing home — you should get the vaccine, even if you're healthy.

Tdap (tetanus, diphtheria, pertussis) vaccine and/or the Td (tetanus, diphtheria) booster

Who needs it: The Tdap vaccine came out in 2005, and along with protecting against tetanus and diphtheria, like the vaccine it replaced, it also includes new, additional protection against whooping cough, also known as pertussis. If you can't remember ever getting this shot, you probably need it. And doing so, says Katz, can also count for one of the Td boosters you're supposed to get every 10 years. (You know the one ... it's the shot you wonder if you're current on after you step on a rusty nail during your vacation.)

How often: You get Tdap only once, and after that, you still need the Td booster every 10 years. Otherwise, your protection against tetanus and diphtheria will fade.

Why you need it: Due to a rise in whooping cough cases in the U.S., you really do need to be vaccinated against it, even if you're over 65. In the first year after getting vaccinated, Tdap prevents the illness in about 7 out of 10 people who received the vaccine.

Talk to your doctor if you: Have epilepsy or other nervous system problems, had severe swelling or pain after a previous dose of either vaccine, or have (or have had) Guillain-Barré syndrome.

Parting shot: This vaccine is especially crucial for people who have close contact with infants younger than 12 months of age — including parents, grandparents, and child care providers.

Shingles (herpes zoster) vaccine
Who needs it: The CDC recommends that everyone 50

and older get the new shingles vaccine, Shingrix, even if they had the earlier recommended vaccine, Zostavax — which was much less effective — and even if they've already had shingles.

How often: For now, the CDC is recommending only that you get this new vaccine, which is given in two doses spaced two to six months apart, to prevent both shingles and its complications. It remains to be seen if the agency will recommend getting it again, after, say, five years, as its effectiveness starts to wane.

Why you need it: One in three people will get shingles, usually after age 50. The risk rises with age. By 85, half of adults will have had at least one outbreak. Chicken pox and shingles are caused by the same virus, varicella zoster. After a person recovers from chicken pox, this virus stays dormant for decades in the body, ready to appear when the immune system is weakened by stress, medication or disease. This infection causes a red rash and painful blisters. About 15 percent of sufferers are left with extreme nerve pain — a condition called postherpetic neuralgia (or PHN), which can last for months or years. Shingrix can protect 97 percent of people in their 50s and 60s, and 91 percent of those in their 70s and 80s.

Talk to your physician if you: Are not feeling well, or currently have shingles. There are few other reasons not to get the vaccine.

Parting shot: Older adults should also get this vaccine whether or not they remember having had chicken pox as a child. Why? More than 99 percent of Americans over the age of 40 have been exposed to the varicella zoster virus, even if they don't recall getting chicken pox.

Hepatitis A vaccine

Who needs it: People 50 and older who are at high risk for hepatitis A (HAV), a disease of the liver. Infections result primarily from travel to another country where hepatitis A virus transmission is common, through close contact with a hepatitis A-infected

individual, or recreational drug use.
How often: Once, but given in two doses over six months.

Why you need it: Hepatitis A rates in U.S. have declined by more than 95 percent since the hepatitis A vaccine first became available in 1995. In 2016, there were an estimated 4,000 hepatitis A cases in the U.S.

Parting shot: This is a sneaky disease. You may not have any telltale signs — and the likelihood of symptoms decreases as you age.

Hepatitis B vaccine

Who needs it: Adults 50 and older who are at risk for contracting hepatitis B, a liver infection.

Hepatitis B is transmitted when a body fluid (blood, semen, saliva) from a person infected with the hepatitis B virus enters the body of someone who is not infected. This can happen through sexual contact, or things like contact with blood or open sores (say, from a job that exposes you to human blood or other bodily fluids), or sharing anything from a needle to a razor to a toothbrush with an infected person. Other risk factors for infection include being on kidney dialysis, traveling to countries where hepatitis B is common, or having HIV.

How often: Adults getting the vaccine need three doses — the second dose given four weeks after the first; the third dose five months after the second. There is also a combination vaccine for both hepatitis A and B called Twinrix, which is given in three doses over six months.

Why you need it: The CDC estimates that the estimated number of new HBV infections in 2016 was 20,900.

Talk to your physician if you: Have a life-threatening allergy to yeast, or to any other component of the vaccine, or are moderately or severely ill when a dose of vaccine is scheduled.

Article courtesy of Barbara Stepko, AARP

www.AARP.com

NEWS **A message from CalPERS**

The retired member election is being held to fill one representative seat on the CalPERS Board of Administration. The term of the incumbent expires on January 15, 2020. The new term of office begins on January 16, 2020 and runs through January 15, 2024. To be eligible to vote, you must be a retired member of CalPERS as of July 1, 2019. A ballot package was mailed to retired CalPERS members on August 30, 2019. Your ballot must be received online, by phone, or by mail by 11:59 p.m. (PT) on September 30, or it will not be counted. The ballot package will include your official ballot, a return envelope if you choose to vote by mail, your unique Personal Identification Number (PIN) if you choose to vote online or by phone, and a candidate statement booklet.

Three Ways to Cast Your Ballot

Ballot packages begin mailing August 30, 2019



Vote Online - Recommended!

Go to www.CalPERSelections.com and follow the instructions on the screen.

You will need your Personal Identification Number (PIN), which can be found on the ballot card mailed to you in your ballot package.



Vote by Phone

Call (833) 442-4829 and follow the automated voice instructions.

You will need your Personal Identification Number (PIN), which can be found on the ballot card mailed to you in your ballot package.



Vote by Mail

Follow the instructions in the Candidate Statement Booklet and complete the ballot that is included in the ballot package mailed to you. You must sign your name on the signature line provided on the return envelope or your vote will not be counted.

If you spoil or lose your official ballot or ballot return envelope, you may request a replacement ballot package from the CalPERS Board Election Call Center at (855) 292-9956.

Do not request a replacement ballot if you mail your official ballot to CalPERS or voted online or by phone.

Deadline to vote is September 30, 2019

UPDATES

CSR REGIONAL RECRUITMENT MEETINGS

Attention future CSR Members!

CSR is hosting Regional Recruitment meetings throughout the state to educate you on what CSR is all about. This meeting will include lunch, informative speakers and an update on CalPERS related items. Please view the meetings below and RSVP today!



Madera County

When: October 2, 2019

Time: 11:30 a.m.

Where: Farnesi's Steakhouse
203 E Robertson Blvd. Chowchilla

Los Angeles

When: October 2, 2019

Time: 10:30 a.m.

Where: Mimi's Café, 2925 Los Feliz Blvd., Los Angeles

Gilroy

When: October 17, 2019

Time: 11 a.m.

Where: Longhouse Restuarant 8195 Monterey Rd. Gilroy

Indio

When: November 14, 2019

Time: 10:30 a.m.

Where: Heritage Palms 44291 S. Heritage Palms Drive, Indio

In loving memory of Eleanor Poole



Eleanor Poole passed away on July 30, 2019. She will be missed by our organization along with the many friends she made during her 50 plus years of active support for her fellow California State workers and retirees.



California State Retirees Member Application

(Print) Last Name	First Name	Initial	Social Security No.	Chapter No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number and Street	City	State	Zip Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Retirement Date (MM-DD-YY)	Home Phone	Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
From Which State Agency did you Retire?				
<input type="text"/>				
How Did You Hear about Us?	Recruiter's Name			
<input type="text"/>	<input type="text"/>			

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

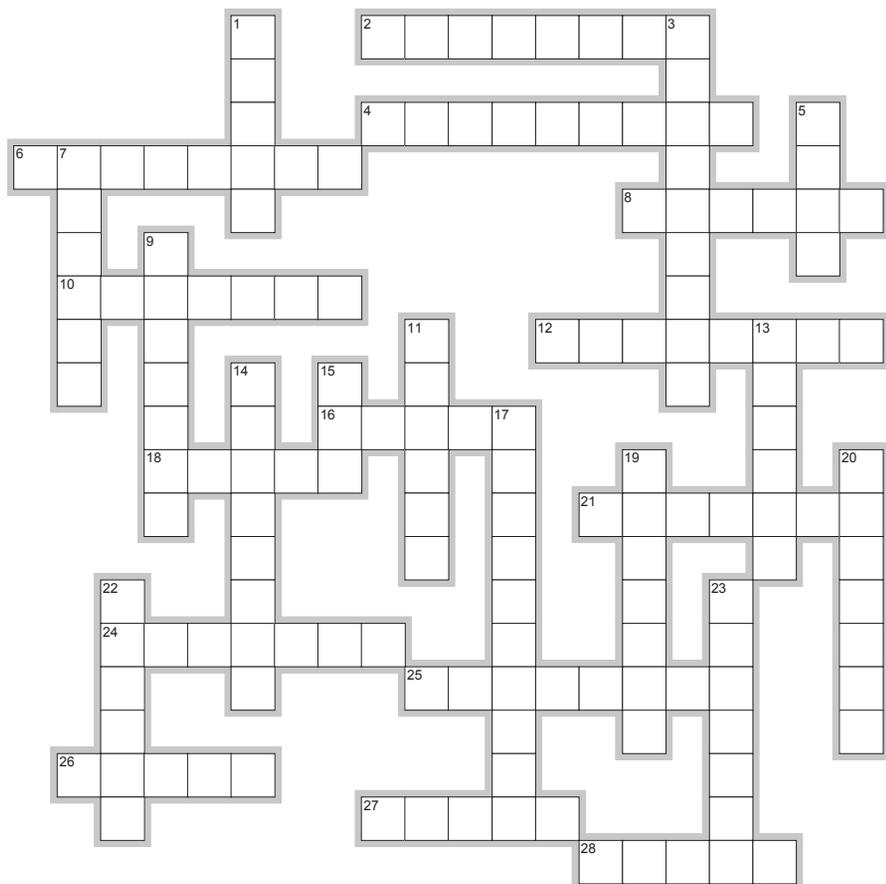
To join, please fill out the application completely and mail it back in an envelope to:

California State Retirees: 3000 Advantage Way Suite 100 Sacramento, CA 95834

Join online: www.CalRetirees.org/joinus

PUZZLES **Celebrity Food Fight**

In this celebrity crossword, you need to supply the last name or stage name of an individual or group who has endorsed the product named in each clue. Watch out! Some products have been endorsed by multiple stars. Work carefully between the clues and diagram to find names that fit into the diagram.



ACROSS

- 2. Nabisco: Athletic sisters
- 4. Vitamin Water: Idol star
- 6. Red Bull: Voice coach
- 8. GG Tea: Singer
- 10. Activia: Singer
- 12. Quaker Oats: Actress
- 16. Diet Coke: Singer
- 18. Mike and Ike: Rapper, singer
- 21. Fuze: Singer
- 24. Sunny Delight: Singer
- 25. Chipotle: Band
- 26. PopChips: Singer
- 27. Borden Milk: Band
- 28. Honey Nut Cheerios: Singer

DOWN

- 1. Nescafe: Singer
- 3. Monster Energy: Rappersinger
- 5. Pepsi: Singer
- 7. Weight Watchers: Singer
- 9. Snapple: Band
- 11. CORE Hydration: Rapper
- 13. Nutrisystem: Singer, actress
- 14. Slim-Fast: Actress
- 15. Wonderful Pistachio: Singer
- 17. Chili's: Singer
- 19. Sheets Energy Strips: Rapper
- 20. Jenny Craig Weight Loss: Actress, singer
- 22. Lipton Brisk: Rapper
- 23. Pepsi: Singer

ANSWERS ON PAGE 15



QUINOA CHICKEN PARMESAN

INGREDIENTS:

- 1 cup quinoa
- 1 tablespoon Italian seasoning
- 2 boneless, skinless chicken breasts, cut crosswise in half
- Kosher salt and freshly ground black pepper, to taste
- 1/2 cup all-purpose flour
- 2 large eggs, beaten
- 1/2 cup shredded mozzarella cheese
- 1/4 cup grated Parmesan cheese
- 1 cup marinara sauce, homemade or storebought
- 1/4 cup basil leaves, chiffonade

DIRECTIONS:

Preheat oven to 400 degrees F. Lightly oil a baking sheet or coat with nonstick spray. In a large saucepan of 1 1/2 cups water, cook quinoa according to package instructions. Stir in Italian seasoning. Season chicken with salt and pepper, to taste. Working in batches, dredge chicken in flour, dip into eggs, then dredge in quinoa mixture, pressing to coat. Place chicken onto the prepared baking sheet. Place into oven and bake for 20-25 minutes, or until golden brown. Top with cheeses and marinara. Place into oven and bake until cheeses have melted, about 5 more minutes. Serve immediately, garnished with basil, if desired.



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SAVVY SENIOR

Adaptive Gardening: Tips and Tools for Older Gardeners

Dear Savvy Senior,
Can you recommend some good tools and tips for senior gardeners? My 77-year-old mother loves to work in the garden but over the past few years has been plagued by injuries.
Concerned Daughter

Dear Concerned,
Aches, pains and injuries are not uncommon among older gardeners. Because gardening is such a physical activity that often requires a lot of bending and stooping, squatting and kneeling, gripping and lifting, it can be extremely taxing on an aging body. Back pain and knee injuries are most common among older gardeners, along with carpal tunnel syndrome and tennis elbow. To help keep your mom injury-free this summer, here are some tips and gardening equipment ideas that can make gardening a little easier.

Warm Up
With gardening, good form is very important as well as not overdoing any one activity. A common problem is that gardeners often kneel or squat, putting extra pressure on their knees. Then, to spare their knees, they might stand and bend over for long stretches to weed, dig and plant, straining their back and spine. To help your mom protect her body, she needs to warm up before



beginning. Start by stretching, focusing on the legs and lower back. And keep changing positions and activities. Don't spend hours weeding a flowerbed. After 15 minutes of weeding, she should stand up, stretch, and switch to another activity like pruning the bushes or just take a break. It's also important that she recognizes her physical limitations and doesn't try to do too much all at once. And, when lifting heavier objects, she needs to remember to use her legs to preserve her back. She can do this by keeping the item close to her body and squatting to keep her back as vertical as possible.

Labor Saving Tools
The right gardening equipment can help too. Kneeling pads can protect knees, and garden seats or stools

are both back and knee savers. Lightweight garden carts can make hauling bags of mulch, dirt, plants or other heavy objects much easier. And long-handled gardening tools can help ease the strain on the back by keeping your mom in a standing upright position versus bent over. There are also ergonomic gardening tools with fatter handles and other design features that can make lawn and garden activities a little easier.

Easier Watering
The chore of carrying water or handling a heavy, awkward hose can also be difficult for older gardeners. Some helpful options include lightweight fabric hoses instead of heavy rubber hoses; soaker or drip hoses that can be snaked throughout the garden; thin coil hoses that can be used on the



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

patio or small areas; a hose caddy and reel for easier hose transport around the yard; and a self-winding hose chest that puts the hose up automatically. There are also a variety of ergonomic watering wands that are lightweight, easy to grip, and reach those hard-to-get-to plants.

To find ergonomic gardening tools and the recommended watering aids, check with local retail stores that sell lawn and garden supplies or try online retailers like **Gardeners.com** or **RadiusGarden.com**.

Container Gardening
If your mom's backyard garden has become too much for her to handle, she should consider elevated garden beds or container gardening – using big pots, window boxes, hanging baskets, barrels or tub planters. This is a much easier way to garden because it eliminates much of the bend and strain of gardening but still gives her the pleasure of making things grow. Trellises are another nice option that would allow her to garden vertically instead of horizontally.



**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

Open Enrollment for health benefits changes is from September 9 - October 4, 2019, for members needing to add or drop dependents or change plans. Health plan statements and plan search and compare information for 2020 will be available August 26 (by the time this issue of our CSR newspaper is distributed.) You can log on to My|Calpers for the latest information.

In August I attended 3 CalPERS meetings: Stakeholders Briefing, Pension and Health Benefits Committee (PHBC), and the Board of Governance Meeting. At Stakeholders, we learned of a new feature being added to the health plan search - Search for Your Doctor. This can be a timesaver when changing plans since your current providers may or may not be in the network of a new plan you are considering. Unfortunately, the feature is not yet populated with Medicare covered members, only for Basic plan members.

We also heard a presentation by health team staff on Mental Health: An Overview of Challenges and Innovations, as a preview to the same topic at PHBC. There is

increasing emphasis on Mental Health services challenges and improving services to members by working with health plans and Department of Medical Health Care to improve the quality and timeliness of service. In May, CalPERS held a special session of Stakeholders in which all the carriers provided information on their plans' coverage for mental health care. I learned after that meeting since it did not come up at the time, that Kaiser Permanente was fined \$4 million in 2013 for violations of the CA Mental Health Parity Act including members with mental health conditions being forced to wait weeks and sometimes months for treatment. In 2017 DMHC found Kaiser had still not remedied patient access issues and put them under a 3-year monitoring program. We will be asking for a copy of the final report in 2020.

At the Stakeholders meeting I asked staff that since CalPERS material stated a CalPERS role was to "hold carriers accountable for shortcomings" in provision of mental health care, how were they holding Kaiser accountable, apart from DMHC. The answer given was that CalPERS had received a very low percentage (.04 percent) of appeals from members for issues related to mental health care. The implication was CalPERS didn't consider this a problem area. I suggested that using number of appeals as a barometer of shortcomings in timely and adequate service is highly questionable. Especially with this particular population considering the stigma associated with mental health conditions. And considering

the complexity of the CalPERS appeal process, of which many members are not even aware.

At the PHBC August 20, the new CalPERS medical consultant, Dr. Julia Logan, presented the topic of Mental Health Services to the Board members on the committee. She shared good information but did not mention the Kaiser violations or their being under mandated monitoring. Before I could bring that up in my public comments, several Board members did so and requested staff follow-up and provide answers to questions about the problems at Kaiser, including requesting them to appear before the Board. In my public comments, I expressed CSR concern with the same shortcomings and CalPERS staff appearing to use a low rate of appeals as a barometer for whether care was being adequately provided. In my comments, I also welcomed, on behalf of CSR, the newly hired Director of Health Benefits, Donald Moulds, Ph.D. He has an extensive background in government and health policy at the state and federal level. His bio is available on the Newsroom page of calpers.ca.gov. For members who may have had problems getting appointments for mental health needs for yourself or a dependent, in a timely manner, from any of the carriers, I encourage you to notify CalPERS so they may document it.

Although I don't often attend the Governance Committee meetings, I did attend on August 20 after PHBC. CSR President Tim Behrens, CFO Gerald Fountain, and I all gave public comment opposing proposals to

significantly reduce the number of CalPERS committee meetings held annually. Especially the Investment Committee and the PHBC. This proposal was one in 5 areas of governance reform the Board has been working on for months, without any knowledge of members. The staff has argued that committee meetings (before the public) take so much prep time that they are challenged to complete all the work needing to be done. We believe that the committee meetings are essential to transparency and stakeholder involvement since the full board meeting is usually just a quick approval without much discussion of the committee recommendations. I pointed out in my comments to the Board members that when I started as Chair of HBC, CalPERS held 9 PHBC meetings per year. A year later 8, and this year only 6. The result is less stakeholder input and information exchange. The motion finally approved the next day after multiple motions and a very confusing process was 4 meetings per year for each committee with the potential for more at the discretion of the chair. To mitigate for the resulting less transparency staff is proposing a new website link called "Insight" in which much of the information and documents omitted by having fewer meetings, will be provided online. They also approved an annual Stakeholders meeting with Board members, which is probably a good idea, as long as it's in addition to the currently scheduled monthly Stakeholders Briefings. There are many other proposed reforms that are problematic to CSR, which I don't have the space to discuss.

CSR members: We want your photos!



For a chance to be featured in our Members on the Move section of the California State Retiree, please send CSR HQ your photos! Photo ideas: chapter meetings, political events CSR-related activities, community affairs, holiday events, "then and now" photos, and more. Get creative! Please send your photos to csrinfo@CalRetirees.org or mail them to: CSR Newspaper Staff, 3000 Advantage Way Suite 100 Sacramento, CA 95834



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SIGN UP FOR THE
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WHAT'S GOING ON AT CSR!

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.

<p>Chapter 1</p> <p>Shane Johnson Carlos Rosales Karen Loughrige Beverly Blakeney Parvinderjit Chohan Charles Quinney Cynthia Nelson Vera Hampton Pamela Ewing Hiawatha Kendricks Eartha Taylor Keith Marshall Abner Pagaduan Tamara Reus</p>	<p>Roxanne Vincent Mary Herrmann Lisa Robinson Troy Dawson James Bradbrook Anne Millington Claudia Murdock Alice Penrose Enid Merchant Harry Benoit Spencer Wong Julianne Pyle Yvonne Mickens Rene Macias Karen Gums Donald Galka Christine Atalig Barbara Jimenez William Sessa Sheryl McElwain Lidia Moitoso-Champion Andrew Hughan Dan Sikangwan Cynthia Davis Gilberto Banuelos Gualberto Bosita Beatriz Gonzalez Dorothy Takahashi</p>	<p>Fay Fletcher Trina Bellard Pamela Santoro Nancy Tobin Afzal Sarbuland Cheryl Miley Karen Mckenzie Debby Austin Kim Chandler Gonzalo Acevedo Catherine Colgate Kimberly Conwell-Timpson Dolores Murillo James Church Joseph Gaydos Charleena Fairley</p>	<p>Stephen Nancy Jimmy Castro Christine Heaney</p> <p>Chapter 12</p> <p>Guy Perry Victor Portillo Christopher Milton Marie Esposito Sharon Bass</p>	<p>Margaret Lopez Donald Linscheid Nida Cameron Norma Esendencia Fred Cano Gustavo Fernandez Martha Miranda</p>	<p>Kathleen Bockal Razmik Siraki</p> <p>Chapter 34</p> <p>Chung Ahn Kathleen Partin Carol De Arcos Stephanie Cabral Lynn Kemmer Farzin Nikanpour Stacey Martin Judy Wunderlich Emelita Juliano</p>
<p>Chapter 2</p> <p>Lisa Rojo Leticia Miranda Margaret Santos Marcela Enriquez Apolinaria Cruz Cathy Johnson Athena Gliddon Elizabeth Brownfield Kristine Velez Christine Soto Carol Taketa Baudouin Bulaya Marie-Therese Mitchell Glenn Hough Richard Minor John Huegli Beverly Hammonds Clay Thomas Marcia Richards Ronald Reyna Merrill Morgan Barbara Presley Josephine Okoro Laurie Nakagawa Angela Ortiz-Castro Debby Minear Mary Lopez Maria Gonzalez Valerie Kennedy Alfonso Chavez Sonya Alvarado John Steele Martha Ynostroza Monica Pogemiller Gregory Davis Suzann Latino Elisa Castellanos Cynthia Pon Diana Treadway Nancy Gomez-Gonzales</p>	<p>Chapter 3</p> <p>Michael Crittendon Kitty Quinn-Friel Mary Holton Rebecca Torres Eleale Sanchez</p>	<p>Chapter 8</p> <p>Alberta Beers</p>	<p>Chapter 13</p> <p>Annalisa Becker Mary Mccrary Kenneth Partsch</p>	<p>Chapter 20</p> <p>Elma Havan Julio Diaz Ellen Grai Dawna Peralta-Hinojos Elizabeth Fernando Carlito Ramos</p>	<p>Chapter 35</p> <p>Michelle Todd Leticia Avila Helen Gabriel Lois Eoff Barbara Burns Carolyn Diaz Janet Johnson Rosemary Harvick Ruben Longoria Gladys Joyner</p>
<p>Chapter 4</p> <p>Trino Martinez Manucheher Beitollahi Donna Allison Charlotte Moore Albert Manabat Jose Sayula Daniel Crutchfield</p>	<p>Chapter 5</p> <p>Alicia Luna Paula Peace Kimberly French</p>	<p>Chapter 9</p> <p>Catherine Lopez Irma Delacruz Kimberlee Guenette Sharon White Elena Perez Jonas Bautista Judi Montano Yolanda Quinones Imelda Gonzalez Gwendolyn Monroe</p>	<p>Chapter 14</p> <p>Lynn Taylor Paula Brackett Kathy Castleberry E Sacksteder Clea Reeves Tracy Garewal Bonnie Roman Kathy Grinnell Linda Christman Joanna Zimmermann Christine Barrett</p>	<p>Chapter 21</p> <p>Annette Gabrielli Sheri Mazuka Linda Torres Rhonda Nilsson John Barone Rose Hallett Janelle Parks Rachele Hemphill Maria Gonzalez Preciosa Perdiguerra Jessica Delgiacco Lavonia Wade Carol Gerrans Wanda Burton David Gillispie Alice Jones Jeffrey Danner Maria Covarrubias</p>	<p>Chapter 36</p> <p>Cynthia Zubiate Stephen Schweitzer Cruz Garcia Angela Federico</p> <p>Chapter 165</p> <p>Craig Youngblood Patrick Lynch Maureen Wheeler Stephen Beck Farris Sexton Gerlanda Miller Paula Austin Perry Stathos Sue Fielding James Hubbs Teresa Luckett Frank Valls Mahealani Nelson Fawn Utley Robert Ferreira Tamara Graver Julie Melliza Juliana Black</p>
<p>Chapter 6</p> <p>Alphandra Sanders Iduvina Jacuinde Lourdes Gatdula Joe Liscano Mary Frazier Michael Colapietro Paulo Ventura</p>	<p>Chapter 10</p> <p>Tammy Logan William Saylor Christine Britton</p> <p>Chapter 11</p> <p>Christina Rios Reid Patten Sandra Marashian Sylvia Evans Rosalie Gomez Guadalupe Campos Cisneros Deborah Weesner Terry Garvin Sharon Ramirez Karen Streach Fred Contreras Rose Morell Michael Deluca Wanda Schroer Dale Ashcraft Sandra Padilla Katherine Kelly Maria Campos Pamela Henderson</p>	<p>Chapter 10</p> <p>Susan Zanchi Kathy Martinez John Wishart George Coleman Barbara Morgan Pamela Sheahan Roxana Brizendine Carole Kowalik Thomas Garcia Sylvia Zberg Annette Rose Robert Kennedy Diane Crockett Michelle Hernandez Karen Walker Leeann Wood</p>	<p>Chapter 15</p> <p>Susan Zanchi Kathy Martinez John Wishart George Coleman Barbara Morgan Pamela Sheahan Roxana Brizendine Carole Kowalik Thomas Garcia Sylvia Zberg Annette Rose Robert Kennedy Diane Crockett Michelle Hernandez Karen Walker Leeann Wood</p>	<p>Chapter 23</p> <p>Joe Pinheiro Elizabeth Rios Candice Mcgee John Hawk Margaret Delamere Alan Leventhal Kimberly Olson</p>	<p>Chapter 26</p> <p>Terri Totzke Sonia Morentin Judith Fitzhugh Teresa Burdine Jeanna Madrid Virva Hedlund Michael Franetovich Deloris Acosta</p> <p>Chapter 31</p> <p>Kenneth Robledo Raul Garza</p>



CHAPTER MEETING NOTICES

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen, (510) 527-5131, CBowen@CalRetirees.org; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano *Meets three times per year.*

Meeting: Tuesday, Nov. 12, 11:30 a.m. **Where:** Fairview Metropolitan, 10051 Doolittle Dr., Oakland. **Program:** Approval of 2020 budget. Bring a \$5+ holiday wrapped gift, for a gift exchange. **Cost:** Members \$5; Guests (limit one) \$15. **Menu:** Buffet luncheon. **Reservations required:** NEED TO BE MADE BY ADVANCE PAYMENT WITH CHECK. Make check out to CSR CHAPTER 1. Send payment with name to Carol Bowen, P.O. Box 5047, Richmond, CA 94805-5047. RSVP accepted by MAIL ONLY and must be postmarked no later than Friday, Nov. 1. **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; **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; johnsonphyllis010@yahoo.com; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810

Meets on the first Monday of every month, unless otherwise announced
NOTE: NO September Meeting.

Meeting: Monday, Oct. 7, 11 a.m. to noon lunch. Meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th Street, Sacramento. **Program:** Updated reports on retiree related ongoing activities. **Menu:** Roast beef on whole wheat, Walldorf salad and brownie. Veggie: Avocado, Feta cheese crumble, lettuce and tomato on roll. Gluten free and vegan (no previews available) with prior reservation only. **Cost:** Members eat free. Guests \$3 payable by sponsor at lunch table. **Reservations are required:** Reservations must be received by 8:30 pm Sept. 23 to Phyllis Johnson at johnsonphyllis010@yahoo.com or by cell at (209) 471-2192. Please leave voice mail with name(s) of member and guests, if you plan on attending and food choice(s). **Note:** Meals cannot be served without advanced reservation. 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

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

Meeting: Friday, Sept. 20, 11:30 a.m. **Where:** Italian American Social Club, 25 Russia Ave. (Note: Come early to find street parking), San Francisco. **Program:** CalPERS Board member Margaret Brown will speak. **Menu:** Chicken with sauce of Polenta or Pasta Primavera with white sauce. **Cost:** \$10 for members and \$12 for guests. **Reservations required:** RSVP to Erlinda Villa by September 16 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:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796

Meeting: Tuesday, Sept. 10, 11:30 a.m. to 1:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd., Culver City. **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.

Meeting: Thursday, Oct. 17, 11:30 a.m. **Where:** Taix Restaurant, 1911 Sunset Blvd., Los Angeles. **Program:** TBA. **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.

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, Nov. 6, 11 a.m. **Where:** The Seasons, 945 McHenry Ave., Modesto. **Program:** TBA. **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, Nov. 13, 11 a.m. **Where:** The Moose Lodge, 20921 Longeway Rd., Sonora. **Program:** TBA. **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, Nov 20, 11 a.m. **Where:** Denny's, 200 South Highway 49, Jackson. **Program:** TBA. **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; **Interim Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Patsy Hollis, (909) 862-7615; **Treasurer:** Erlinda Ochoa, (909) 822-4128.

Will meet every other month

Meeting: Tuesday, Sept. 10, 10:30 a.m. **Where:** 951 Event Center, 2460 University, Riverside (next to Habanero Mexican Grill). **Program:** We will be filling the vacancy of Chapter VP – if interested, you need to attend this meeting. **Cost:** Lunch is free to members. **For more information:** Contact one of the officers listed above.

CHAPTER 8

NORTH COAST AREA

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

Meetings are usually held quarterly
Humboldt

Meeting: Tuesday, Dec. 3, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Program:** TBA. **Reservations are required:** BY Nov. 29. **For more information:** Please contact a chapter officer listed above.

Del Norte

Meeting: Wednesday, Dec. 4, 11:45 a.m. **Where:** Lucky 7 Casino, 357 N. Indian Rd., Smith River. **Program:** TBA. **Reservations are required:** BY Nov. 29. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 304.9894, LAllard@CalRetirees.org; **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@

gmail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, donnacooker@msn.com.

Usually meets on the second Wednesday of each month

Meeting: Wednesday, Sept. 11, 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, Oct. 24, 10:30 a.m. lunch at noon. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **Program:** OptumRx will speak. **Cost:** Chapter 10 members free. Guests and nonmembers pay \$10. **Reservations required:** Please RSVP by October 20 to Pearl Cole (805) 489-5194 or email pearlcl137@yahoo.com

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **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, Sept. 4, 11:30 a.m. **Where:** Pardini's, 2257 W. Shaw Ave, Fresno. **Program:** We're planning for guest speakers who will be able to speak on future health benefits programs for upcoming open enrollment Sept. 9 to Oct. 4 for 2020. Also there will be updates on your CalPERS Pension. Pictures from our June 5 meeting will be available too! We're collecting slightly worn coats, new packages of socks and underwear for our Holiday donations. Feel free to invite former work colleagues who would like to listen to presenters. CSEA benefit packets will be available to save money! CalPERS booklets will be available to establish your Special Power of Attorney, Changing Your Beneficiary or Monthly Benefit After Retirement. **Cost:** \$10 each for members and spouses; \$15 for each nonmember. **For more information:** Please call (559) 920-7277 or (559) 707-7067 (leave a message including name,

phone number and the number of people you're bringing.)

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com

Usually meets on the second Wednesday of even months

Meeting: Wednesday, Oct. 9, 11:00 a.m. **Where:** Wood Grill Buffet, 14135 Main St., Hesperia. **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, WSchlatter@CalRetirees.org; **Vice President:** Robert Black, (530) 722-0511, bob_linda@charter.net; **Secretary:** Audrey Sandeen, (530) 221-3500, theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277, rbjeepman10@hotmail.com; **Chapter Membership Director:** Ed Huey, (530) 246-9456, csrchapter13@gmail.com.

Usually meets on the third Monday of every month

Meeting: Monday, Sept. 16, noon. Arrive at 11:30 a.m. if you are ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from the menu. **Cost:** Complimentary to CSR members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, VHerrera@CalRetirees.org; **Vice President:** Joyce Finch, (530) 873-1165, joycef14@sbcglobal.net; **Secretary:** Todd Mayer, (530) 519-2897, toddmayer@comcast.net. *Usually meets on the third Wednesday of every month*

Meeting: Wednesday, Sept. 18, 11:00 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Jolene Francis, CFRE Enloe Medical Center Director of Advancement & Communications. **Reservations required:** RSVP to VHerrera@CalRetirees.org. **Cost:** Lunch is free to chapter 14 members. Nonmembers pay \$15. Make checks payable to CSR Chapter 14. Pay at the meeting. **Reservations required:** RSVP to

CHAPTER MEETING NOTICES

VHerrera@CalRetirees.org. 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, Oct. 1, 11:30 a.m.

Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville.

Program: TBA. **Cost:** Free to CSR members. **Reservations required:** RSVP to carolvan60@frontiernet.net. **Cost:** Lunch is free to chapter 14 members. Nonmembers pay \$15. Make checks payable to CSR Chapter 14. Pay at the meeting. For more information: Call, text or email Carol VanAmburg.

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Ruth Braun, (916) 434-6680, rbraun1110@gmail.com; **Treasurer:** Debora Remington, (916) 402-9118, DRemington@CalRetirees.org; **Secretary:** Frank Weinstein, (916) 223-5957, ch15secretary@hotmail.com.

Meets on the first Tuesday of even months

Meeting: Tuesday, Oct. 1, 1 p.m. to 4 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** TBA. **Cost:** Free to members, \$18 for guests. **Reservations:** Not required. For more information: Contact Ruth Braun at (916) 434-6680.

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 four times annually on the third Friday of March, July, September and December

Meeting: Friday, Sept. 20, 12:30 a.m. **Where:** Dave Wong's Restaurant, 2828 W March Ln, Stockton. For more information: Please contact Evie Poppa-McKenna at the number or email above.

CHAPTER 17

GREATER SAN DIEGO

President: Steve Haley, (619) 441-8769, SHaley@CalRetirees.org; **Vice President:** Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **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, Oct. 3, 10:45 a.m. doors open. Lunch at 11 a.m.,

meeting at noon. **Where:** Sizzler, 3755 Murphy Canyon Rd, San Diego. **Program:** TBA. For more information: Please contact Steve 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, Oct. 8, noon. **Where:** Jensen's Restaurant, 1550 N Lovers Lane, Ukiah. For more information: Call Skip Hulet at the number listed above.

Lake County Subchapter

Meeting: Monday, Oct. 7, noon. **Where:** Running Creek Casino, 635 Hwy 20, Upper Lake. For more information: Call Skip Hulet 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: Wednesday, Oct 2, 10:30 a.m. **Where:** Mimi's Café, 2925 Los Feliz Blvd., Los Angeles. **Program:** TBA. **Menu:** Lunch catered by Stonefire Grill. **Cost:** Free for chapter members; all others pay the lunch cost of \$18. **Reservations required:** RSVP by Sept. 20 to Norma Gallegos at the number 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) 542-5628.

Meets quarterly

Meeting: Tuesday, Oct. 8, noon. **Where:** Oakmont Golf Club, 7035 Oakmont Dr., Santa Rosa. **Program:** IMPORTANT NOTICE - CHANGE OF FORMAT - Lunch will be buffet style, no menu selection needed to rsvp. **Reservations are required:**

If you plan on attending you MUST make reservations by contacting Harold Rose by either email at haroldforrose@gmail.com or by phone at 707.542.5628. **NOTE:** RESERVATIONS MUST BE MADE FOR EACH PERSON ATTENDING. For more information: Please contact one of the officers listed above.

CHAPTER 23

SAN JOSE AREA

President: Maria Aguilar, (408) 706-0366, MAguilar@CalRetirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com.

Will meet in June, September and December

Meeting: Wednesday, Sept. 25, 11 a.m. **Where:** Denny's, 1140 Hillsdale Ave, San Jose. **Program:** Guest Speaker, John L. Varela, Director, District 1, Santa Clara Valley Water District. **Note:** keep the toiletries coming, don't forget our book exchange, and please most importantly bring us a new member! **Reservations are required:** Text, email or call Maria Aguilar by September 15.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, (661) 458-6588, ORabanal@CalRetirees.org; **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. **PLEASE NOTE - New Meeting Schedule: All chapter meetings will now meet on the third Thursday of EVEN months February, April, June, August, October, and December**

Meeting: Thursday, Oct. 17, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Drive, Bakersfield. **Program:** OptumRx Christina Fountain, will do a presentation on Cholesterol and Cholesterol Screening. Stephanie Hueg, CSR Executive Vice President, will do a presentation on CalPERS Updates and Death Benefits and Special Power of Attorney. **Cost:** Members/Associates and first time member attendees pay \$5; All other guests/spouses pay for their own meals \$10. **Reservations are required:** By Oct. 10. 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, Sept. 17, 11:30 a.m. to 2:30 p.m. **Where:** BJs Restaurant & Brewhouse, 461 Esplanade Drive. The old Esplanade Mall. **Program:** AARP Tax Aide Program, free tax preparation offered for seniors. **Menu:** Buffet lunch. **Cost:** Free. **Reservations Required:** Please contact Raylene Laverentz at the numbers above.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423, JHayden@CalRetirees.org; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Adolfo Zavala, (714) 388-5355; **Treasurer:** Bill Serb III, (714) 826-6029; **Legislative Representative:** Karen S. Hight (949) 300.0627; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955. **Usually meets on the first Wednesday of every month**

Meeting: Wednesday, Sept. 4, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley, (in back meeting room.) **Program:** Michelle Stone, HICAP Medicare Health Insurance Counseling and Advocacy Program. **Cost:** Members eats free. **Reservations required:** Please RSVP to Jenny at the number listed above.

NOTE: NO OCTOBER MEETING

Meeting: Wednesday, Nov. 6, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley, (in back meeting room.) **Program:** Brain Fitness. **Cost:** Members eat 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, Sept 12, 11 a.m. to 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N Prospect, Porterville. For more information: Please contact Lou Flores at number/

email above.

Meeting: Thursday, Oct. 10, 11 a.m. to 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N Prospect, Porterville. For more information: Please contact Lou Flores at number/email listed above.

CHAPTER 36

MONTEREY BAY AREA

President: Quen Quigley, (831) 261-7540, QQuigley@CalRetirees.org; **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, Oct. 17, 11:30 a.m. **Where:** Grillin & Chillin Roadhouse, 3650 San Juan Road, Hollister. **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 Oct. 14. For more information: Please contact Quen Quigley or Carolyn McIntyre.

CHAPTER 165

SACRAMENTO

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

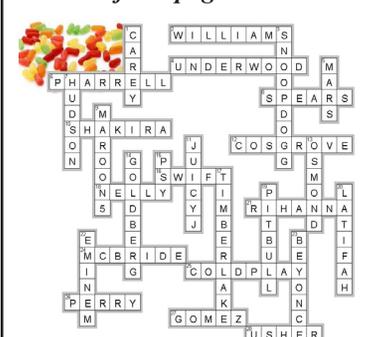
Usually meets on the first Wednesday of even months

Meeting: Wednesday, Oct. 2, 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, Oct. 17, 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, Oct. 12 at the number or email listed above.

answers from page 10



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