CSR Endorses Candidates for the 2020 Primary Election

At the October Board of Directors meeting, after input from CSR members, the CSR Board officially endorsed the following candidates based on their continued support of CSR, your health benefits and pension security. CSR will be scheduling Northern and Southern political meetings to obtain member input as the Board of Directors considers endorsements for the November 2020 General Election. Once the meetings are scheduled they will be publicized on the CSR website and in the Retiree. CSR members are encouraged to attend the Northern and Southern political meetings to share input on candidate endorsements. If you have any questions, please contact CSR HQ at CSRinfo@CalRetirees.org or 888.808.7197.

Senate Incumbents Seeking Reelection
SD 01 Brian Dahle (R-Bieber)  City)  AD 04 Cecilia Aguiar-Curry (D-Napa)
SD 03 Bill Dodd (D-Napa)  AD 05 Frank Bigelow (R-O’Neals)
SD 09 Nancy Skinner (D-Berkeley)  AD 06 Kevin Kiley (R-Rocklin)
SD II Scott Wiener (D-San Francisco)  AD 07 Kevin McCarty (D-Sacramento)
SD 21 Scott Wilk (R-Santa Clarita)  AD 08 Ken Cooley (D-Rancho Cordova)
SD 25 Anthony Portantino (D-La Canada Flintridge)  AD 09 Jim Cooper (D-Elk Grove)
SD 27 Henry Stern (D-Canoga Park)  AD 10 Marc Levine (D-San Rafael)
SD 31 Richard Roth (D-Riverside)  AD 11 Jim Frazier (D-Oakley)
SD 33 Lena Gonzalez (D-Long Beach)  AD 12 Heath Flora (R-Modesto)
SD 35 Steven Bradford (D-Gardena)  AD 14 Tim Grayson (D-Concord)
SD 39 Toni Atkins (D-San Diego)  AD 15 Buffy Wicks (D-Oakland)
AD 02 Jim Wood (D-Healdsburg)  AD 16 Rebecca Bauer-Kahan (D-Orinda)
AD 03 Jim Gallagher (R-Yuba)  AD 17 David Chiu (D-San Francisco)
AD 20 Bill Quirk (D-Hayward)  AD 21 Adam Gray (D-Merced)
AD 22 Kevin Mullin (D-South San Francisco)
AD 23 Jim Patterson (R-Fresno)  AD 24 Marc Berman (D-Menlo Park)
AD 26 Devon Mathis (R-Visalia)  AD 27 Ash Kalra (D-San Jose)
AD 28 Evan Low (D-Campbell)  AD 29 Mark Stone (D-Scotts Valley)
AD 30 Robert Rivas (D-Hollister)  AD 31 Joaquin Arambula (D-Fresno)
AD 32 Rudy Salas Jr. (D-Bakersfield)  AD 33 Lena Gonzalez (D-Long Beach)
AD 34 Vince Fong (D-Bakersfield)  AD 35 Jordan Cunningham (R-San Luis Obispo)
AD 36 Tom Lackey (D-Palmdale)  AD 37 Caprice Aragon (D-Orange)
AD 39 Luz Rivas (D-Arleta)  AD 40 James Ramos (D-Hollister)
AD 41 Chris Holden (D-Pasadena)  AD 42 Chad Mayes (D-Yucca Valley)
AD 43 Laura Friedman (D-Glendale)  AD 44 Jacqui Irwin (D-Thousand Oaks)
AD 45 Jesse Gabriel (D-Encino)  AD 46 Adrin Nazarian (D-Sherman Oaks)
AD 47 Eloise Gomez Reyes (D-San Bernardino)  AD 48 Blanca Rubio (D-West Covina)
AD 49 Ed Chau (D-Arcadia)  AD 50 Richard Bloom (D-Santa Monica)
AD 51 Wendy Carrillo (D-Long Beach)  AD 52 Freddie Rodriguez (D-Pomona)
AD 53 Miguel Santiago (D-Los Angeles)  AD 54 Sydney Kamlager-Dove (D-Los Angeles)
AD 55 Phillip Chen (D-Diamond Bar)  AD 56 Eduardo Garcia (D-Coachella)
AD 57 Ian Calderon (D-Whittier)  AD 58 Cristina Garcia (D-Bell Gardens)
AD 59 Reggine Jones-Sawyer (D-Los Angeles)  AD 60 Sabrina Cervantes (D-Corona)
AD 61 Jose Medina (D-Riverside)  AD 62 Autumn Burke (D-INGLEWOOD)
AD 63 Anthony Rendon (D-Lakewood)  AD 64 Mike Gipson (D-Carson)
AD 65 Sharon Quirk-Silva (D-Fullerton)  AD 66 Al Muratsuchi (D-Manhattan Beach)
AD 67 Melissa Melendez (R-Lake Elsinore)  AD 69 Tom Daly (D-Anaheim)
AD 70 Patrick O’Donnell (D-Long Beach)  AD 74 Cottie Petrie-Norris (D-Laguna Beach)

Assembly Incumbents Seeking Reelection
continued on page 11
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...
NEWS

Is There a Pet in Your Future?

A part from feeling happier to have a cuddly, furry companion to spend our time with, there are other benefits to enjoy from owning a pet. A fair amount of research demonstrates that pet ownership has multiple health benefits and pet owners lead healthier lives far into their senior years. Here are just a few reasons why there may be a pet in your future:

You get more exercise
As we age, our metabolism slows down and our energy levels gradually drop. Often, the decline in energy and physical activity leads to a weight gain which easily leads to other problems. However, maintaining a regular daily exercise – like walking your dog (or cat) can prevent the damage caused by a sedentary lifestyle...leading to a lower body mass index.

Reduces Blood Pressure and Heart Rate
Heart health is a key concern in later years...many studies show that petting a dog or a cat helps in reducing blood pressure and normalizing our heart rate. This fact might probably be one of the reasons why dog ownership is associated with a lower risk of death due to heart disease. In fact, a huge study in Sweden discovered that single dog owners had an 11 percent lower risk of having a heart attack compared to single people who didn’t have a dog.

Reduces stress and anxiety
People who own pets are likely to have lower levels of stress and less likely to feel lonely or depressed. Besides enforcing a routine (which helps keep depression at bay), just stroking a dog or cat, even for a few minutes each day, makes a huge difference. A study just this year revealed that a mere ten minutes of stroking a dog or a cat results in a marked drop in cortisol, a stress hormone. That’s not all: owning a pet often comes along with other activities that make us more sociable and active. If you’re a dog owner, you encounter a lot of people whenever you walk your dog. People like to stop and pet a dog, ask for his/her name and chat – so do people you meet in the cat toy aisle in a pet supply store.

Reduced Dementia Risk
Pets are good for mental health, studies show. Dogs are the most popular (therapy dogs provide many benefits to people in hospitals) but cats, birds and fish have also had a positive positive effect on people affected with dementia, one of the first signs of Alzheimer’s. Staying active and having regular interactions with other people and new environments are considered to be the best prevention methods of dementia and mental health issues. Therefore, sharing your time and space with a cute ball of fur is the most entertaining and loving way to take care of yourself.

Is a pet right for you?
If this article got you thinking about getting a dog or a cat, learn about different breeds and choose a dog or a cat that will fit your lifestyle and living conditions. No matter how beautiful having a pet next to you is, it also comes with a lot of responsibilities you must meet – daily walking, emptying a litter box – plus extra expense for food, medical care and (of course) toys. Often people find an older dog or cat is easier to manage than a frisky puppy or kitten – and there are tons of older animals who would just love to live with you. If you are up for the challenge and ready to open your heart and your home to a dog, cat, bird or fish, it will be an experience that will add so much to your quality of life!

Kristina Lalovic is the editor of Barking Royalty, a website dog owners turn to for their dog related issues.

UPCOMING EVENTS 2019

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

November 28 & 29
Thanksgiving
HQ closed

December 17 & 18
CalPERS Board of Administration
Lincoln Plaza North 400 P St.
Sacramento 95814

December 24 & 25
Christmas Eve and Christmas Day
HQ closed

January 1
New Year's Day
HQ closed
CSR Bill Watch

The Governor had an October 13 deadline to finish signing or vetoing the hundreds of bills that were sent to his desk before the Legislature adjourned for the year on September 13. I am happy to report that the following CSR-supported bills were approved by the Legislature and signed by Governor this session:

**Chaptered**

**AB 477 (Cervantes)** Requires cities and counties to include people with disabilities, people with mental illness, and seniors in the next update to their emergency plan.

**AB 824 (Wood)** Makes 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.

**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.

**ACR 82 (Aguiar-Curry)** Recognized the month of June 2019 as California’s Alzheimer’s and Brain Awareness Month. ACR 82 also recognized June 21, 2019 as The Longest Day in California, and would urge Californians to commemorate the month of June 2019 as Alzheimer’s and Brain Awareness Month.

**ACR 88 (Reyes)** Recognized the month of May 2019 as Older American’s Month. ACR 88 also encouraged all Californians to recognize and treat all older adults with compassion and respect, and to participate in services and activities that contribute to the health, welfare, and happiness of older adults.

**AJR 15 (Bloom)** States 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.

**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.

**SB 309 (Rubio)** 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.

**SCR 49 (Dodd)** Acknowledged the month of June 2019 as Elder and Dependent Adult Abuse Awareness Month in California and would reiterate the importance of annually recognizing Elder and Dependent Adult Abuse Awareness Month in the state.

**SJR 3 (Wilk)** Requests 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.
CSR Executive Vice President Stephanie Hueg being sworn in for a 4 year term as CARA Vice President and board member at the CARA convention on October 23, 2019.

Musician and Actor Jon Bauman and Activist Nadine Peyrucain pose with CSR District E Director Keith Umemoto at the 2019 CARA Convention.

Chapter 36 President Quen Quigley awards a door prize to John Anzini at the October Chapter meeting in Hollister. The pillow was quilted by Treasurer Marilyn Hamilton.

Chapter 6 and Chapter 34 attended a fundraiser for (D) Senator Connie Leyva. L-R: Chapter 6 Vice President Frank Ornelas with his wife, Yolinda, Chapter 6 Treasurer Erlinda Ochoa, Karen Hight, Chapter 6 President Dee Stoddard, and Chapter 34 President Jenny Hayden.

CSR members listen to Chapter 21 President Ron Franklin speak at their well attended chapter meeting in October.

Chapter 34 member Ngoc-Hoa Lam on vacation at Huntington State Beach!
10 WAYS TO LOVE YOUR BRAIN

START NOW. It’s never too late or too early to incorporate healthy habits.

- BREAK A SWEAT
  Engage in regular cardiovascular exercise that elevates heart rate and increases blood flow. Studies have found that physical activity reduces risk of cognitive decline.

- HIT THE BOOKS
  Formal education will help reduce risk of cognitive decline and dementia. Take a class at a local college, community center or online.

- BUTT OUT
  Smoking increases risk of cognitive decline. Quitting smoking can reduce risk to levels comparable to those who have not smoked.

- FOLLOW YOUR HEART
  Risk factors for cardiovascular disease and stroke — obesity, high blood pressure and diabetes — negatively impact your cognitive health.

- HEADS UP!
  Brain injury can raise risk of cognitive decline and dementia. Wear a seat belt and use a helmet when playing contact sports or riding a bike.

- STUMP YOURSELF
  Challenge your mind. Build a piece of furniture. Play games of strategy, like bridge.

- BUDDY UP
  Staying socially engaged may support brain health. Find ways to be part of your local community or share activities with friends and family.

- TAKE CARE OF YOUR MENTAL HEALTH
  Some studies link depression with cognitive decline, so seek treatment if you have depression, anxiety or stress.

- CATCH SOME ZZZ’S
  Not getting enough sleep may result in problems with memory and thinking.

- FUEL UP RIGHT
  Eat a balanced diet that is higher in vegetables and fruit to help reduce the risk of cognitive decline.

- BREAK A SWEAT
  Engage in regular cardiovascular exercise that elevates heart rate and increases blood flow. Studies have found that physical activity reduces risk of cognitive decline.

Growing evidence indicates that people can reduce their risk of cognitive decline by adopting key lifestyle habits. When possible, combine these habits to achieve maximum benefit for the brain and body.

Visit alz.org/10ways to learn more.
6 Easy Mindfulness Exercises for Seniors

Managing moods and emotions are tough for all of us, but especially as one ages. There are not only possible physiological changes occurring that can impact seniors’ moods, but also potential loss of independence, spouses, close friends, pets, etc. With all these components, it comes as no surprise that seniors become lonely and depressed. However, seniors can benefit from the practice of mindfulness to counteract some of the emotional aspects that come along with aging.

We hear the word mindfulness quite a bit these days. But what does that word even really mean? Mindfulness is a mental state achieved by focusing one’s awareness on the present moment, while calmly acknowledging and accepting one’s feelings, thoughts, and emotions.

According to a study done by UCLA, researchers found that a simple mindful meditation program, lasting just 8 weeks, reduced loneliness in older adults. Loneliness is associated with an increase in the activity of inflammation-related genes that can promote a variety of diseases. Researchers examined gene expression and found that this same form of meditation significantly reduced expression of inflammatory genes. Research has revealed that those who participated in an 8 week meditation regimen, had structural changes to their brain, such as an increase in the density of the hippocampus—the part of the brain connected to memory and learning. This means that they found improvement in their ability to store new and old memories.

Mindfulness is effective in the reduction of rumination and worry. It helps to focus the mind on the present rather than worrying about the future or ruminating over the past. This is something that seniors especially struggle with, as they have a lot more time on their hands.

Now the challenge is how do we have our older loved ones practice mindfulness, when it all still sounds a bit elusive and perfect at it, since your mind will always wander. The goal is to carve out time to simply “be” and to check-in with yourself.

2. Deep Breathing
Have your loved one find a relaxing comfortable position seated and have them begin to take deep diaphragmatic breaths. An example would be to start with a deep inhale through your nose for 4 seconds. The important thing to keep in mind when trying any of the above exercises is that with any exercise, it will take some time and practice before seeing any benefits. Choose one or two that works best for you and your loved one to try. There are many senior centers, as well as long term care facilities, that are offering mindful meditations and exercises. I would recommend asking the coordinator about it.

5. Mindful Movement
There are a variety of gentle stretching exercises that can be done all from a chair. But before doing any movements or stretches, please consult with your loved one’s doctor to ensure it is safe to do.

6. Listen to Peaceful/Relaxing Music
This can be something that is in the background during any of the above exercises. Let your loved one make the selection, picking something that resonates with them.

This way they are involved in the process.

The key is to slowly incorporate it in subtle ways and approach it in a less intimidating manner. Perhaps engage in the mindfulness exercises along with your loved one. It is of course something all of us could benefit from, especially if you are a caregiver for your loved one, as caregiving can be incredibly challenging.

The following are examples of mindfulness exercises:

1. Mindfulness Meditation
The beauty of mindfulness meditation is your loved one can do it all from sitting in their chair. So it’s perfect for those who may have mobility issues. YouTube is a great resource for a variety of guided imagery and/or guided meditations, along with different applications on your phone or computer. The goal with meditation is not to strive to be with some exaggerated breaths—a deep inhale through your nose for 3 seconds and a deep exhale through your mouth for 4 seconds. There are a lot of resources online of different ways to practice deep breathing. This can be incorporated into the meditations and not necessarily done separately.

2. Deep Breathing
The important thing to keep in mind when trying any of the above exercises is that with any exercise, it will take some time and practice before seeing any benefits. Choose one or two that works best for you and your loved one to try. There are many senior centers, as well as long term care facilities, that are offering mindful meditations and exercises. I would recommend asking the coordinator about it.

As we head into the New Year, it’s the perfect time to begin to integrate mindfulness into our daily lives, along with showing our aging loved ones how to as well. It may just bring us one step closer to truly embracing what’s right in front of us, the present, as we never get those moments back.
Facebook 101: Getting Started

CSR members, if you are new to Facebook or need a quick refresher course-we are here to help you get back to the basics. Follow this easy step-by-step guide and then hop over and like California State Retirees!

Open Facebook: Go to www.facebook.com in your computer’s web browser, or tap the Facebook app icon if you’re on mobile. This will bring you to the Facebook login page if you aren’t currently logged into a Facebook account. If you haven’t yet downloaded the Facebook app for your iPhone or Android, you can do so for free.

Create a Facebook account: You can do this both on the desktop version of Facebook and in the Facebook mobile app.

Go to your Facebook page: This will differ slightly depending on whether you’re using a computer or a mobile item (e.g., a smartphone): Desktop - Click the tab with your name on it in the upper-right side of the window. Mobile - Tap in the lower- or upper-right corner of the screen, then tap your name at the top of the resulting menu.

Add a profile picture: You can add a picture of yourself (or anything else) to your profile so that other users can identify you: Desktop - Click Add Photo in the upper-left side of your Facebook profile, click Upload Photo, select a photo from your computer, and click Open. Mobile - Tap the square profile picture icon at the top of the page, tap Select Profile Picture, tap a photo that you want to use, and tap Use. You can also add a photo to the top of your Facebook profile by clicking or tapping Add Cover Photo, clicking Upload Photo (desktop) or tapping Change Cover Photo (mobile), and selecting a photo from your computer or mobile platform.

Edit your account information: If you didn’t add certain information while setting up your Facebook account (or you want to remove some of the stuff that you did add), you can do so from your profile page: Desktop - Click About below your cover photo area, click a subject below the “About” heading on the left side of the page (e.g., Places You’ve Lived), hover your mouse over an item and click Edit when it appears, and edit the item. Mobile - Scroll down and tap About just above the “What’s on your mind?” text box, tap the “Edit” pencil icon to the right of an item, tap the Edit option, and edit the item.

Save any changes: Click or tap Save on the page on which you made your changes to save them and apply them to your profile.

Now that you’ve set up your Facebook account, it’s time to add some friends: Select the search bar. Click or tap the search bar that’s at the top of the page or screen. Enter a friend’s name. Type in the name of a person whom you want to add as a friend on Facebook, then click or tap the name that you just typed when it appears below the text box. You can also press Enter or tap Search as soon as you’re done typing to search.

Select your friend: Once you find the profile for the friend in question, click their profile picture to open their public profile page. Click or tap Add Friends near the top of the page (desktop) or to the right of the friend’s name (mobile). Doing so will send a friend request to the person; if they accept it, you’ll be able to see their Facebook profile and posts.
UPDATES

CSR OUTREACH AND INFORMATIONAL MEETINGS

Attention future CSR Members!
CSR is hosting Outreach and Informational 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!

Cameron Park
When: November 6, 2019
Time: 1:00 p.m.
Where: Sizzler
4085 Cameron Park Drive, Cameron Park 95682

Indio
When: November 14, 2019
Time: 10:30 a.m.
Where: Heritage Palms
44291 S. Heritage Palms Drive, Indio 92201

City of Commerce
When: December 11, 2019
Time: 11:00 a.m.
Where: Stevens Steak and Seafood House
5332 E. Stevens Place, City of Commerce, 90040

Did You Know?
Starting in 2020, nearly 69 million Americans will receive a 1.6% increase in their Social Security and SSI benefits.

Learn more at SSA.gov/cola

Dues Table for Retired Members
- Monthly PERS Allowance
- Monthly Dues

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Office Use Only

California State Retirees Member Application

(Prior) 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)

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
Spanish Crossword Puzzle

Whether you’re learning Spanish or English for the first time, or you just want to brush up on these languages, we think you’ll enjoy solving this puzzle. We’ve used 30 basic Spanish words for clues. You need to write the English word for each one in the crossword puzzle.

Across
1. seis
2. dos
3. blanco
4. azul
5. viernes
6. blanco
7. cinco
8. have
9. miércoles
10. domingo
11. treinta
12. rojo
13. uno
14. cuatro
15. martes
16. siete
17. veinte
18. doce
19. once
20. cuarenta
21. cero
22. nueve
23. naranja
24. verde
25. cinco
26. miércoles
27. domingo

Down
1. sábado
2. jueves
3. ocho
4. diez
5. siete
6. diez
7. amarillo
8. lunes
9. tres
10. tres
11. treinta
12. rojo
13. uno
14. cuatro
15. diez
16. siete
17. veinte
18. doce
19. once
20. cuarenta
21. cero
22. nueve
23. naranja
24. verde

Chunky Chicken Chili

Ingredients
2 large yellow onions (12 to 14 ounces each)
5 poblanos (3 to 4 ounces each)
2 pounds boneless, skinless chicken thighs
4 tablespoons unsalted butter, divided
3 3/4 teaspoons kosher salt, divided
2 tablespoons chili powder
1 1/4 cups water, plus more as needed
1 (28-ounce) can whole peeled tomatoes

Directions
Dice 1 onion as finely as possible. Chop the other in larger, ½-inch or so chunks. Dice 2 poblanos as finely as possible. Chop the remaining 3 in larger, ½-inch or so chunks.
Chop chicken into 1-inch chunks.

Add 2 tablespoons butter to a large pot and set over medium-high heat. When the butter has melted and the pan is very hot, add the chicken. Sprinkle with 3/4 teaspoon kosher salt and let cook undisturbed for about 5 minutes, until the bottoms are beginning to brown.
Give the chicken a toss then add the chili powder. Stir to coat and cook for about 30 seconds, just to toast the chili powder.
Lower the heat to medium and add the finely diced onion and poblanos to the pan.
Season with 1 teaspoon kosher salt and stir. Cook, stirring occasionally and adding small splashes of water as needed to prevent any scorching, for about 10 minutes, or until the vegetables have softened.
Add the rest of the vegetables to the pan and season with another 1 teaspoon salt. Cook in the same way (stirring and watering as needed), for about 10 minutes, or until the vegetables have softened.
Add 1 ¼ cups water to the pan, then the can of tomatoes and their juices, crush each tomato before you drop it in. Stir in the remaining 2 tablespoons butter and 1 teaspoon salt. Bring to a boil and cook, stirring occasionally, for 10 to 15 minutes, until the consistency is as thick as you like it.
Serve hot with whatever toppings you want.

FIND US ONLINE
FACEBOOK: @CALIFORNIASTATE RETIREE
TWITTER: @CASTATERETIREES
LINKEDIN: @CALIFORNIASTATE RETIREE
WEBSITE: www.CalRetirees.org
Dear Savvy Senior,
What can you tell me about the flu shots designed for older adults? I got sick last winter after getting a standard flu shot and would like to find out if the senior-specific flu vaccine is worth getting.

Approaching 80

There are actually two different types of flu shots available to people age 65 and older. These FDA-approved vaccines are designed to offer extra protection beyond what a standard flu shot provides, which is important for older adults who have weaker immune defenses and have a great risk of developing dangerous flu complications.

The Center for Disease Control and Prevention (CDC) estimates that during the 2018-2019 flu season, up to 647,000 people were hospitalized and 61,200 died because of the flu – most of whom were seniors.

You also need to be aware that these senior-specific flu shots cannot guarantee that you won’t get the flu this season, but they will lower your risk. And if you do happen to get sick, you probably won’t get as sick as you would without it.

Here’s more information on the two vaccines:

**Fluzone High-Dose:** Approved for U.S. use in 2009, the Fluzone High-Dose is a high-potency vaccine that contains four times the amount of antigen as a regular flu shot does, which creates a stronger immune response for better protection. This vaccine, according to a 2013 clinical trial, was 24 percent more effective than the regular-dose shot at preventing flu in seniors.

**FLUAD:** Available in the U.S. since 2016, the FLUAD vaccine contains an added ingredient called adjuvant MF59 that also helps create a stronger immune response. In a 2012 Canadian observational study, FLUAD was 63 percent more effective than a regular flu shot. The CDC does not recommend one vaccination over the other, and to date, there have been no studies comparing the two vaccines.

You should also know that both the Fluzone High-Dose and FLUAD can cause more of the mild side effects that can occur with a standard-dose flu shot, like pain or tenderness where you got the shot, muscle aches, headache or fatigue. And neither vaccine is recommended for seniors who are allergic to chicken eggs, or those who have had a severe reaction to a flu vaccine in the past.

If you are allergic to eggs you can ask for a Flucelvax or FluBlok shot. Neither of these vaccines uses chicken eggs in their manufacturing process.

All of these vaccines are covered 100 percent by Medicare Part B as long as your doctor, health clinic or pharmacy agrees not to charge you more than Medicare pays.

**Pneumonia Vaccines**

Two other important vaccinations the CDC recommends to seniors, especially this time of year, are the pneumococcal vaccines for pneumonia. Around 1 million Americans are hospitalized with pneumonia each year, and about 50,000 people die from it.

The CDC recommends that all seniors, 65 or older, get two vaccinations – Prevnar 13 and Pneumovax 23. Both vaccines, which are administered just once at different times, protect against different strains of the bacteria to provide maximum protection.

If you haven’t yet received any pneumococcal vaccine you should get the Prevnar 13 first, followed by Pneumovax 23 at least one year later. But if you’ve already been vaccinated with Pneumovax 23, wait at least one year before getting the Prevnar 13.

Medicare Part B covers both shots, if they are taken at least one year apart.

To locate a vaccination site that offers any of these shots, visit VaccineFinder.org and type in your location.
There were no CalPERS Pension and Health Benefits Committee (PHBC) meetings in September or October and no October Stakeholders meeting. So our opportunities to interact in person with CalPERS have been limited for the last 2 months. And with the Board approval of the staff recommendation to cut back on committee meetings, there are now only 6 mandated meetings of the PHBC per year beginning in January. Clearly this will result in less transparency.

To compensate, CalPERS has suggested an annual all-day Stakeholders meeting, in addition to the monthly Stakeholder meetings, which would be attended not only by staff but by Board members. This is a positive offer which, hopefully, CSR and other stakeholder groups have the opportunity to give input on the structure.

I have previously reported on CalPERS and carrier emphasis on enhancement of mental health services and how Kaiser Permanente is under a monitoring program for failure to fully comply with the CA Mental Health Parity Act, primarily with patient access and appointment timeliness issues. I expect that Kaiser will appear before PHBC soon as requested by Board members, to discuss what improvements they are making. The situation has gained much media attention since it is intertwined with labor strife between Kaiser and the union representing psychologists and social workers. They have been in contract negotiations for over a year, with the union threatening strike and Kaiser taking out a full-page ad in the Sacramento Bee Sunday, October 20 edition deriding the leaders of the National Union of Healthcare Workers for being divisive and failing to bargain in good faith. In the ad, they list actions they have taken to improve mental health care for members. The labor conflict serves as a disincentive to optimum care, so hopefully, contract agreements can be reached soon.

Also, of direct interest to CSR retirees on Medicare Advantage (MA) plans (United Health Care Advantage, Kaiser Senior Advantage, and Anthem Traditional Senior Advantage), federal regulations from Center for Medicare and Medicaid Services (CMS) are allowing supplemental medical and personal support services for those on MA plans who have chronic conditions. Services include home modifications for safety and access, home support services, transportation for grocery shopping, nutrition counseling, massage therapy, and others. The services will have no additional premiums nor will CMS pay the carriers for them. The assumption is that the services will enable older adults to stay in their homes, avoiding long-term care and prevent some costly hospital stays. Unfortunately, the CalPERS MA plans have been slow to adopt these services. I have asked staff and carriers for nearly a year, what additional services they will provide under the new CMS guidance. Kathy Donneson who was the Division Chief in charge of carrier contracts assured me that she would be discussing the new program with applicable carriers in the latest contract negotiations. However, she retired and with many staff changes in the Health Benefits program, this issue may have gotten lost. I will be raising it with program staff at the next Stakeholders meeting, if not before.

Finally, one other issue our HBC is addressing is the coordination of benefits for members who have coverage by more than one carrier. One example is vision benefits. Many of our members have vision coverage through VSP. It is managed by CalHR as are dental benefits. CalPERS has no responsibility for those plans. However, some health plans offered by CalPERS have begun to add routine vision care (glasses and frames) and in some cases dental services. United Health Care and Kaiser MA programs do. Joe Reynoso is our HBC member who focuses on vision and dental care and he is researching the issue to clarify if and how members can take advantage of both sources to reduce costs. Joe has spoken with members who have tried to utilize both coverages, but the process is confusing and may differ plan to plan. A logical approach would be for the optometrist to bill VSP first, the member pays the balance due, then submit that receipt to the MA carrier. But it isn’t clear to us yet what the acceptable coordination method is. Dr. Mark Hynum, also an HBC member is investigating the same issue regarding health benefits. When a member has CalPERS coverage, but also coverage by TriCare, is there coordination to reduce our costs. Stay tuned as your HBC investigates this further. We will report our findings.
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.

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**Chapter 1**
Beverly Davis  
Brian Sowers  
Dennis Kaplan  
Cora Murry  
Cynthia Oeho  
Elora Stallworth  
Ola Blanton  
Leda Salmeron

**Chapter 2**
Snehu Hussein  
William O’Brien  
Rosa Del  
Veronica Woge  
Paul Thornton  
Lajuana Thompson  
Monique Arroyo  
Tony Mesa  
Donna Vasilious  
Mark Stewart  
Agnes Fong  
Richard Eisenwanger  
Leticia Serrato  
Richard Hennies  
Elizabeth Davies  
Angelina Cager  
Jeremy Walker  
Troy Huifstuder  
Barbara Ramos  
Anaberta Falero  
Morena Wong  
Dana Garrett  
Arthur Rodriguez  
Cynthia Boyer  
Juanita Vaca  
Margo Fong  
Margie Gregory  
Linda Patterson Turl  
Debbie Rodd  
Deidre Amaro  
Linda Fitzgerald  
William Michel-Evleth  
Russell Boyd  
Carla Pelfrey  
Samad Kalhor  
James Orey  
Ignacio Salinas  
Christopher Pelfiano  
Frances Walker  
Cynthia Marez  
Jackie Garcia  
Mario Resuello  
Krishna Gopal  
Geraldine Martinez  
Dora Siers  
Steven Weaver

**Chapter 3**
Natalia Bremer  
Lyn Corcio  
Mariko Abe

**Chapter 4**
Vanessa Ledoux  
Paula Coleman  
Nina Cherry  
Eugenia Henderson  
Anatal LeMux  
Debbie Hunter

**Chapter 5**
David Hogan  
Lydia Avalos  
Patrick Martin  
Allen Whittier

**Chapter 6**
Pamela Harris  
Gloria Lopez Barajas  
Dale Babb  
John Hencker  
Alex Crowe  
Armando Aguirre  
Rachel Munoz  
Jacquelyne Vasquez  
Anita Metroka  
Seneca Jackson  
Rosalinda Ortega  
Carlito Gutierrez

**Chapter 7**
Joann Hart  
Debi Johnson  
Amy Davies

**Chapter 8**
Maria Solano De Porras  
Jennifer Phan  
Edward Fisher  
Charles Gale  
Jamuna Dinnepati  
Michael Roth  
Frederick Albert  
Sylvia Martinez  
Myrna Mangubat  
Mona Hall  
Brady Langley

**Chapter 9**
Susan Stone  
Mary Gunn  
Patricia Schudlich  
Eric Weiss  
Kenna Morris

**Chapter 10**
Maureen Anderson  
David Warren  
Tammy Rivera  
Nancy Mccormick

**Chapter 11**
Mary Chester  
Theresa Leo  
Margaret Drake  
Ernesto Lopez  
Margaret Packer

**Chapter 12**
Kim Nethery

**Chapter 13**
Zoe Race  
Randy Wall  
Wendy Kurczewski

**Chapter 14**
Pamela Harris  
Gloria Lopez Barajas  
Dale Babb  
John Hencker  
Alax Crowe  
Armando Aguirre  
Rachel Munoz  
Jacquelyne Vasquez  
Anita Metroka  
Seneca Jackson  
Rosalinda Ortega  
Carlito Gutierrez

**Chapter 15**
Pamela Harris  
Gloria Lopez Barajas  
Dale Babb  
John Hencker  
Alex Crowe  
Armando Aguirre  
Rachel Munoz  
Jacquelyne Vasquez  
Anita Metroka  
Seneca Jackson  
Rosalinda Ortega  
Carlito Gutierrez

**Chapter 16**
Maria Solano De Porras  
Jennifer Phan  
Edward Fisher  
Charles Gale  
Jamuna Dinnepati  
Michael Roth  
Frederick Albert  
Sylvia Martinez  
Myrna Mangubat  
Mona Hall  
Brady Langley

**Chapter 17**
Olga Estrada  
Linda Aguilar  
Carmen Irene  
Wilfredo Grego  
Martha Barron  
Elizabeth House  
Tanya Freier  
Maureen Hanna  
Rosa Robles  
Socorro Mercado  
Elena Pura

**Chapter 20**
Aurora Gonzales  
Nvar Bagdadyan  
Leonardo Tengco  
George Rojas

**Chapter 21**
Margaret Englehart  
Dan Twyford  
Tamara Miles  
Linda Fischer  
Julia Ortega  
Salvador Malasans  
Janet Moses White  
Jackie Stoy  
Alexander Sales

**Chapter 23**
Cynthia Falcone  
Winifred Windham

**Chapter 24**
Loyd Do  
Dennis Davids  
Bruce Thomas  
Diseria Rambo  
Ana Giron

**Chapter 25**
Rosemary Martinez  
Shonna Uram  
James Cannon  
David Sue  
Margarita Saldana  
Vicky Delaossa  
Alicia Roxas  
Antonio Bonoan

**Chapter 26**
James May  
Marian Figueroa

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**Chapter 27**
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.

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Spanish Crossword Puzzle

**Answers from page 10**
CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES
President: Carol Bowen, (510) 527-5131, CBowen@CalRetirees.org; Vice President: Stella Torrez; Treasurer: Digna Laurcano
Meets three times per year.
Meeting: Tuesday, Nov. 12, 11:30 a.m. Where: Fairview Metropolitan, 1005 Doolittle Dr., Oakland. Program: 2020 budget to be presented for approval. Bring a $5+ holiday wrapped gift, for 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. Please contact Carol Bowen.

CHAPTER 2

SACRAMENTO/YOLO AREA
President: Louis Espinoza, (916) 397-2526; LSespinoza@CalRetirees.org; Vice President/Membership: Phyllis Johnson, (916) 471-2192; johnsonphyllis010@yahoo.com; Treasurer: Kathleen Elwell, (916) 395-3717; Secretary: Diane Welch, (916) 682-7810
Meets on the first Monday of every month, unless otherwise announced.
Reservations are required: RSVP by mail with your name, number of guest(s) and menu choice(s) by Monday, Nov. 18 to Phyllis Johnson at 112 2nd Street, Galt, CA 95632-1804. Make checks payable to CSR. Chapter 2. Note: There will be no admission without prior reservation and payment in full. No monies will be collected at the door. For additional information: Contact Vice President Phyllis Johnson.

CHAPTER 3

WEST BAY AREA
President: Skip Charbonneau, (415) 648-4946; Vice President: Billie Feliciano, (415) 324-9058; Secretary: Lilly Gee, (650) 992-2526; Treasurer/Chapter Membership Chair: Erinda Villa (415) 407-7905, aidab.villa@gmail.com
Usually meets on the third Friday of March, June, September and December.

CHAPTER 4

GREATER LOS ANGELES
President: Marta Zaragoza, (310) 204-0484; Vice President: Cynthia Prison, (424) 227-6489; Secretary: Virginia Griffin, (323) 290-3655; Treasurer: Emma Johnson, (818) 1325-8796
NOTE: No November Meeting
Meeting: Thursday, Dec. 19, 11:30 a.m. Where: Taix Restaurant, 1911 Sunset Blvd., Los Angeles. Program: We will have a special speaker from the Los Angeles Police Department. We will also host our annual Voluntary Toy Drive. Bring in unwrapped new toys with a minimum value of $5 or more per toy. All toys collected will be donated to a non-profit organization within Chapter 4 boundaries. 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.

CHAPTER 5

CENTRAL VALLEY FOOTBALLS
President: Anita McCabe, (209) 602-7775; Vice President: Alice Powell, (209) 559-1346; Secretary: Koryn Koplen, (209) 577-8376; Treasurer: Tom Hill, (209) 524-6605
Usually meets after each CSR Board meeting.
Sonora Meeting: Wednesday, Nov. 13, 11 a.m. Where: The Moose Lodge, 20921 Longeway Rd., Sonora. Program: OptumRx – Christina Fountain will be testing cholesterol and blood pressure.

CHAPTER 6

SAN BERNARDO/RIVERSIDE COUNTY
President: J. Dee Stoddard, (909) 862-1870; Vice President: Frank Omealas, (909) 948-8758; Secretary: Patsy Hollis, (909) 862-7615; Treasurer: Erlinda Ochoa, (909) 822-4128. Will meet every other month.
Meeting: Tuesday, Dec. 10, 10:30 a.m. Where: Where: Heritage Palms 24921 S Heritage Palms Drive, Industry. Program: Bring a friend to join. Lunch is free to members. For more information: Contact one of the officers listed above.

CHAPTER 7

NORTH COAST AREA
President: Veronica Avila, (707) 487-0235, veronicaclark57@gmail.com; Vice President: Karen Smith-Sayer, (530) 277-7357, ksayre1515@charter.net; Secretary/Treasurer: Patti Falk, (707) 445-2186, email pearlc137@yahoo.com. 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.

CHAPTER 8

MID VALLEY
President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; Vice President/Secretary: Claudine Edwards-McDougal, (559) 696-2628; Treasurer: Gigi Subilosky, (559) 269-5380; Usually meets the first Wednesday of March, June, September and December.
Meeting: Friday, Dec. 13, 11:30 a.m. Where: Holy Trinity Armenian Church Social Hall, 537 M Street, Fresno. Program: SAVE THE DATE!! Annual Holiday Meeting and Luncheon. Throughout the year we have collected numerous coats, packages of socks and underwear to donate and will still be collecting at the door. Our board of volunteers are busy making sure it’s a memorable event. There will be door prizes and our historical huge raffle, along with special guests and presentations to update you on our CalPERS Health Benefits and Pensions. Cost: $15 each for members and spouses; $18 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 9

SAN LUIS OBISPO
President: Ranell Bailey, (805) 610-4870; Vice President: Ron Garcia, (805) 543-2511; Treasurer: Pearl Pryzbeski-Gilbert, (661) 529-0727, rjpezman10@hotmail.com; Secretary: Veronica Serfass, (805) 530-2352, veronicaclark57@gmail.com;
Meets on the second Wednesday of every month.
Meeting: Wednesday, Dec. 11, 11 a.m. Where: Elks Lodge, 222 Elks Lane, San Luis Obispo. Program: TBA. Cost: Chapter members free. Guests and nonmembers pay $10. Reservations required: Please RSVP by Jan. 19 to Pearl Cole (805) 489-5194 or email pearlclark17@yahoo.com

CHAPTER 10

CHAPTER 11

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS
President: Linda Curriee, (661) 273-6390, leurrie197@roadrunner.com; Vice President: Stephanie Pryzbeski-Gilbert, (661) 537-2811, sfeva22@hotmail.com; Secretary: Blanca Rodriguez, (909) 553-5625, blanca0703@yaho.com; Treasurer: Barbara Griffin, (661) 266-1130 or Stephanie Pryzbeski-Gilbert at (530) 337-5811

CHAPTER 13

NO. CALIFORNIA/REDDING
President: Warren Schlatter, (530) 665-1888, WSchlatter@CalRetirees.org; Vice President: Robert Black, (530) 722-0511, bob_linda@charter.net; Secretary: Audrey Sandeen, (530) 221-3500, theweds2843@gmail.com; Treasurer: Georige Gibson, (530) 529-0277, rbjeepman10@hotmail.com; Chapter Membership Director: Ed Huey, (530) 246-9456, csrchapter133@gmail.com; Usually meets on the third Monday of every month.
Meeting: Monday, Nov. 18, noon. Arrive at 11:30 a.m. if you are ordering a meal. Where: Country Waffle, 2300 Athens Ave., Redding. Menu: Order from the menu. Cost: Complimentary to CSR members and associates. Reservations: Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO
President: Victor Herrera, (916) 804-6613, VHerrera@CalRetirees.org; Vice President: Joyce Finch, (530) 873-1165, joycefl4@sbcglobal.net; Secretary: Todd Mayer, (530) 519-2897, toddmayer@comcast.net; Usually meets on the third Wednesday of every month.
Meeting: Wednesday, Nov. 20, 11:00 a.m. Where: Creative Catering, 2565 Zanella Way, Chico. Program: CSR CFO Jerry Fountaine. Reservations required: RSVP to VHerrera@
CHAPTER MEETING NOTICES

CHAPTER 17
GREAT 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) 467-7801, dwhortonunion@gmail.com

Meetings on the first Thursday of each month
Meeting: Thursday, Dec. 12, 10:45 a.m. doors open. Luncheon at 11 a.m., meeting at noon. Where: Best Western Seven Seas, 411 Hotel Circle S., San Diego. Program: Holiday Luncheon! Entertainment will be a Surprise! Reservations are required: Please RSVP to Diane Whorton or Elaine Edwards ASAP at the numbers above. For more information: Please contact Steve or Elaine at the above numbers.

CHAPTER 18
NORTH COAST AREA
President: Skip Hulet, (707) 279-4643; Vice President: Natalie Daugherthy, (707) 485-8857; Treasurer: Dorothea M. Parsons, (707) 462-1209, Secretary: Marilyn Saeger, (707) 513-8943.

Meetings on the second Tuesday of February, April, August, and October. The chapter and subchapter will combined meetings in June and December.
Meeting: Tuesday, Dec. 10, noon. Where: Jensen’s Restaurant, 1547 Meridian Ave, San Jose. Program: Holiday Luncheon. Menu: Choose from Tri-Tip with sauted Mushrooms, Broiled fresh Salmon or Lomone Oregano Chicken. Cost: $12 for members, $15 for guests. Reservations are required: RSVP by Dec. 6 by mail with your menu choice and check made out to CSR Chapter 23 to: Maria Aguilar, 7155 Utica Pl, Gilroy, CA 95020. Note: We are accepting donation of $5 gift cards for unhoused folks. McDonald’s, Burger King, 9Cent Store just to name a few. Please keep those toiletries coming and don’t forget about our book exchange. For more information: Contact Maria Aguilar at the above number.

CHAPTER 19
SAN FERNANDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okumura, (818) 359-7625, mcookumura@yahoo.com; Vice President: Raymond Cole, (818) 898-9613, Rpolecole@yahoo.com; Treasurer: Gaylawn Mayo, (310) 879-9750, gaylomay28@gmail.com; Secretary: Norma Gallegos, (818) 667-2347, norma2005@gmail.com

Meeting: Tuesday, Dec. 3, 10 a.m. Where: Hope Fellowship Church Hall, 12055 Wicks St., Sun Valley. Program: Fun! Games! Gifts! Entertainment! Donate a childrens toy to be picked up by the CHP Menu: Lunch catered by Stonefire Grill. Cost: Free for chapter members. For more information: Contact Carol Okumura at the above number.
CalPERS retirees:
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To learn more and find out how to enroll through CalPERS, call a Kaiser Permanente Medicare specialist toll free:

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Or go to kp.org/calpers

*Every year, Medicare evaluates plans based on a 5-star rating system.

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Please recycle.

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