CSR Board of Directors Election Update for Districts A, B and C

The November 15 deadline to file a candidate consent form has passed for CSR members in good standing to run for a seat on the Board in Districts A, B, and C. There was only one candidate consent form submitted in District A and one in District B signifying that each seat was uncontested. The candidates current incumbents for District A, Sharon Stoltzman, and District B, Manijeh Fatollahi, will continue for another three-year-term. Stoltzman and Fatollahi will be sworn in at the February 2020 Board meeting. Congratulations, Sharon and Manijeh!

Chapter 21 President Ron Franklin will face the current District C Director Mary McDonnell for the District C seat. All active members (excluding associate) of Chapters 1, 3, 21, and 23 will soon be receiving a ballot for District C Director election. The term of office is from 2020-2023. The CSR District Directors are a part of the governing body of California State Retirees. These individuals meet three times a year throughout the state to advocate for retirees health benefits and pensions. Among the District Director duties are attending board meetings, helping coordinate chapter activities, helping chapter presidents and members understand the issues affecting member welfare, participating in political action and providing overall leadership with respect to the CSR Strategic Plan.

We encourage our members to please carefully read the ballot instructions and the candidate statements below before marking your official ballot.

1. Vote for one candidate. More than one vote will invalidate your ballot. No write-ins. 2. On your ballot card, place an “X” to the right of the candidate’s name of your choice. 3. Place your ballot card in the small envelope marked “Ballot Envelope” and seal it. 4. Place your sealed “Ballot Envelope” in the postage-paid green envelope addressed to California State Retirees, seal and return it to CSR. *Be sure to PRINT YOUR NAME on the return envelope in the designated location. Failure to print your name will invalidate your ballot. 5. Ballots must be received in CSR headquarters office on January 2, 2020 by 5 p.m. If you spoil your ballot, a replacement ballot may be requested by calling 888.808.7197. 7. Election by plurality of vote (the candidate with the most votes wins). 8. The order of names on the ballot was determined by lot. 9. Election protests must be in writing and received in headquarters office on January 20, 2020 by 5 p.m. District directors are elected by chapter members in good standing within their respective districts. Candidates must also reside within the district holding the election and in a chapter assigned to the district. Please see the District C Candidate Statements below:

Ron Franklin I have been a member of and involved in CSEA since October 1962. The last several years before retiring, I was involved with ACSS, as a member, and its first President after we incorporated. Following that I was a member of its board for many years. I retired in December 2000 and have been involved in CSR since that date. I am currently President of Chapter #21, and am Vice Chair of CSR Bylaws & Governing Rules Committee. I have been an activist, attending General Councils and Delegate Assembly for all of these years. I am a high energy individual and commit that energy to the tasks that await CSR in the future. My fondest memories of this entire organization was when we were considered to be a “member driven organization”, a concept that seems to have slipped away from us these past few years. We seem now to be consumed by a need to function totally as a corporation. I would like to commit my time and energy to moving us back away from some of this way of thinking, and see if we couldn’t get more done to collectively support our members, working together.

Thank you, Ron Franklin

Mary McDonnell My name is Mary McDonnell, I am asking for your vote so I may continue to service you as District C Director. I have served one term as your Director and I have not finished working for you. As District Director I Have: Attended Chapters executive committee meetings, when invited to help in preparation in their budgets are any thing that important to our members. Attend all CalPERS meetings, bring information to members at chapter meetings. The latest being the CalPERS Power of Attorney, which every member should have on file to protect their pensions. Invite chapter members to attend Political events with me. Assist chapter Presidents with speakers and how to make meetings interesting and meaningful for our members. All the chapters in District C have increased the members attendance at their meetings, some by three times their usual attendance. Attend other organizations meetings that work for benefits that serve CSR members. Encourage and drive chapter members to other chapter meetings so they may know each other and work together on our statistic plan. Worked on campaigns to elect members to CalPERS Board who care about our members interests. Working on a membership recruitment plan to increase membership.
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 member benefits and be included in our strong retiree community.

Join today calretirees.org/joinus
A Message from CalPERS Regarding Online Security

CalPERS is committed to protecting your personal information and ensuring you have the most current information. Please see the valuable information below on how to best safeguard your myCalPERS account.

Two Factor Authentication

myCalPERS Member Self Service (MSS) Two Factor Authentication (2FA) is when a member elects to voluntary require two forms of authentication to access their MSS data. CalPERS strongly encourages our members to select this option since 2FA increases the number of safeguards protecting member’s identifiable information, warrants and retirement refunds. If a member voluntarily selects 2FA, they will be prompted to provide their one time passcode which is generated via an application that they have chosen during setup (examples include Google Authenticator, MS Authenticator, Authy, etc.) usually installed on their mobile device. The member does not need to be connected to a network to generate the required one-time password. Since member’s may not always be in locations with mobile service, Member Self Service 2FA can be re-enabled at a later date if that is desired.

Transaction Notifications

CalPERS strongly recommends that members sign up for transaction notifications and update their profile to include a cell phone number and verify their email address. Notification options available are letter, email and SMS (Text Message). If a member elects all communication options available are letter, email and SMS (Text Message). If a member elects all communication options, they will receive a letter, email and SMS for most of their myCalPERS transactions such as changing an address, requesting refunds, etc. Electing to receive multiple notifications ensures that members have real time alerts and can quickly alert CalPERS if they have questions or concerns.

Once a transaction is complete, notifications will be delivered simultaneously to the appropriate communication channels. For example, changing a mailing address requires the member to answer a Knowledge Based Authentication challenge question(s), and if successfully changed, would result in a letter, email, and SMS all being sent to the member (providing the member has provided a mobile number). A cyber aware culture takes all of us and CalPERS encourages our members to take advantage of the enhanced myCalPERS member self-service security features. Adding layers of defense and increasing transaction notifications benefits everyone. Please see page 7 for Tips to Avoid Identity Theft and Fraud.

Upcoming Events 2019

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

December 31
New Year’s Eve
HQ closed

January 1
New Year’s Day
HQ closed
Every day, 10,000 or so baby boomers are turning 65. Some of you have probably already retired. Many are likely counting the days until they can leave the full-time workforce. For many of you, Social Security will be a major part of your retirement income. With that in mind, it is important to know how Social Security will be changing for 2020. Here are six ways that Social Security will be changing in 2020.

1. **Dipping into the Social Security Trust Fund**
   Without some major action from Congress, the current excess trust fund revenue will be depleted by the year 2034. If this occurs, it is estimated that Social Security would only be able to pay less than 80 percent of the promised benefits from ongoing payroll taxes. President Donald Trump has thrown out lowering the payroll tax in an attempt to spur the economy. If the government takes this action, the Social Security trust fund would likely be depleted faster.

2. **Full Retirement Age Has Increased**
   For those still a few years away from retirement, those born in 1960 or later, the full retirement age has increased to 67. You will still be able to start taking Social Security Retirement Benefits at age 62, but with reduced monthly payments.

3. **Cost of Living Adjustment**
   Low inflation is a good thing for consumers, as it means pricing isn’t going up that quickly. On the other hand, lower inflation numbers mean small cost of living increases for your Social Security benefits. In case you didn’t know, your Social Security benefits may be increased each year, partially depending on inflation numbers. For 2020, the Social Security cost of living adjustment is expected to be around 1.8 percent. Not life-changing, but if you are living off of Social Security alone, every penny counts. For the average retiree, this would likely amount to around $25 more per month. For the highest earners, this could come closer to $50 more per month in Social Security retirement benefits.

4. **Maximum Social Security Benefits Will Increase**
   For workers near the top of the Social Security income scale, $132,900 or more for 2019, your maximum Social Security payout will likely increase slightly in 2020. No individual at full retirement age can take home more than $2,861 per month, regardless of their pre-retirement income. This number can be increased by delaying Social Security until the age of 70. Oprah won’t get more than this at full retirement age, neither will you. Could you live off of $34,332 per year? I would not find that a pleasant standard of living here in Los Angeles. You can take home more than this amount in Social Security benefits if you delay your benefits until you reach the age of 70, but still, it would be rough to get by in most big cities. In case you were wondering, waiting till 70 could increase your Social Security benefit by 32 percent compared with the starting benefit at 66. This takes the maximum monthly benefit up to about $3,776 per month.

5. **More of Your Social Security Will be Taxed**
   Yes, your Social Security benefits are taxable. The amount that is hit with taxes will depend on household income levels. Just fifty percent of your benefits will be taxed if your income is between $25,000 and $34,000 as an individual. That goes up to $32,000 to $44,000 for a married couple, still another example of the marriage penalty. Hopefully, everyone reading this will have more income than that to live off in retirement. If so, 85 percent of your Social Security benefits will be taxable. That is assuming you have an income in retirement above $34,000 (individual) or $44,000 as a married couple.

6. **End of Two Great Social Security Maximization Strategies**
   File and suspend was a great social security maximization strategy that is no longer available to younger Americans. The last few baby boomers who were grandfathered into eligibility will turn 70 in 2020. Seventy is the latest you can wait to start your Social Security benefits. Whatever your age, take a moment and register for access to your Social Security Benefit estimates. Visit ssa.gov, just take a few minutes and you will be able to find more information about Social Security, and more importantly, what it will mean for your retirement.

This article is courtesy of Forbes.com. David Rae a Certified Financial Planner™ and Accredited Investment Fiduciary® helping people make smarter financial decisions since 2003.

**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

Thank you to all of our members who attended the October Board of Directors meeting in Sacramento. We got a lot of work done and had a little fun too. See you in February 2020!
Chapter 9 Vice President Raelene Allard with Senator Maria Elena Durazo at a neighborhood Veterans Day activities. Senator Durazo is very supportive of CSR and asked CSR members to make a stop in her office on Lobby Day.

Members of CSR leadership: Lesleeann Reynoso, Geanie Hixon, Joe Reynoso, Warren Schlatter, Carol Bowen have a great time at the October Board of Directors meeting.

CSR President Tim Behrens and Membership committee chair Merilee Colton present Norma Gallegos with honorary CSR glasses thanking her for all she does at the October Board of Directors meeting.

CSR members enjoy a break before the next committee meeting during the October Board of Directors meeting.

Chapter 11 President Christy Christensen-Fountain and Chapter 11 Delegate Wandalee Gipson catch up at the October Board of Directors meeting.

Membership committee member Susan D'Errico and Health Benefits committee member Karen Smith-Sayer exchange committee tips at the October Board of Directors meeting.
**Avoid Being a Victim of Social Engineering**
The term “Social Engineering” refers to psychological manipulation of people into performing actions or divulging confidential information.

**How it works:** Manipulation can come in many forms – gaining trust, posing as a legitimate entity, or by creating a false sense of urgency to lure someone into making a hasty decision.

**Additional info:** Don’t respond to someone asking for information they shouldn’t have access to or should already know. If your instincts are telling you something is amiss, contact the company directly using contact information from a known source, usually the company website, to verify the unsolicited communication is legitimate.

**Avoid Being a Victim of Phishing**
Phishing is the attempt to acquire sensitive information such as usernames, passwords, or credit card details, by masquerading as a trustworthy entity in an electronic communication.

**How to spot a phishing scam:**

- **Unsolicited attachments.** Do not open unsolicited email attachments. Verify that the sender actually sent the message by picking up the phone and contacting them. You can also save the attachment without opening it and scan it offline using your antivirus software.

- **Urgency.** Take note of an email that creates a sense of urgency, demanding “immediate action” before something bad happens, like closing your account. The attacker wants to rush you into making a mistake.

- **Generic.** Be wary of an email that uses a generic salutation like “Dear Customer,” instead of your name. Most companies or friends contacting you know your name.

- **Prying.** The email requests highly sensitive information, such as your credit card number or password.

**Inconsistent.** An email that says it comes from an official organization, but has poor grammar or spelling, or uses a personal email address like @gmail.com, @yahoo.com, or @hotmail.com could be a phishing attempt.

**Unfamiliar tone.** You receive a message from someone you know, but the tone or wording just doesn’t sound like him or her. If you are suspicious, call the sender to verify they sent it. It is easy for a cybercriminal to create an email that appears to be from a friend or coworker.

**Links don’t match.** The link in the email looks odd or not official. One tip is to hover your cursor over the link until a pop-up shows you where that link really takes you. If the link in the email and the pop-up don’t match, don’t click it. On mobile devices, holding down your finger on a link gets the same pop-up. An even safer step is to copy and then paste the URL from the email into your browser or type the correct link.

**Use a Password Manager**
A password manager app can help you create strong passwords and help you keep track of them in one secure spot. The key is picking one that is simple to use and from a reputable source.

**What to look for:** A password manager automatically generates strong passwords and shows you the strength of that password. It can synchronize on all your systems and mobile devices so you can access it whenever you need it. Avoid a password manager that claims to be able to recover your master password for you. This means it knows your master password, which exposes you to much more risk.

**A good resource:** The best way to find a good password manager is to turn to a reliable source for a review. PC Magazine rates the top 10 password managers in a side by side comparison. LastPass, Dashlane, and 1Password are a few of the top editor picks. Most have free options, while paid versions range in price from $10-$60.
Facebook 101: How to Share on Facebook

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. This month we are focusing on how to share CSR or CalPERS related posts on Facebook.

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 open your News Feed if you’re logged in. If you aren’t logged in, enter your email address and password before proceeding.

Find the CSR post you want to share. Scroll down until you find in your News Feed the specific post you want to share. You can also go to the profile of the person who shared the post and find it there.

Make sure that you can share the post.
Not all posts can be shared; however, all CSR posts are shareable. If the person who created the post has their privacy settings set to “Friends” or “Friends of Friends”, you won’t be able to share their post. Look for a Share button below the post; if you see one, you can share the post. The original post’s creator’s security settings will still influence the sharing options you have.

Click Share.
The Share button is below the post. Doing so prompts a drop-down menu.
Select a sharing option.
In the drop-down menu, click one of the following options (you won’t always see all of these options):
- Share Now (Friends) — Immediately shares the post to your timeline without adding any text.
- Share as Message — Opens a Messenger window in which you can specify a friend (or a group of friends) to whom you want to send the post.
- Share on a friend’s timeline — Opens a “New Post” window in which you can specify a friend’s timeline as the posting location.
- Share to a Page — Opens a “New Post” window in which you can share the post as one of the pages you manage.
- Add text to your post if necessary. If you’re creating a new post on your wall, sharing via Messenger, or sharing on a page or a friend’s timeline, you can enter a message or tag people in the top text field in the “New Post” window. If you’re sharing the post via Messenger, you’ll need to enter a friend’s name in the “To” text box. If you’re sharing the post on a page you manage, you’ll have to select the page in the top-left corner of the “New Post” window.
Click Post
If you added text to the shared content, this button will be in the bottom-right corner of the window. Doing so posts the shared item. If you’re sending the post via a message, you’ll click Send here instead. You can visit CSR on Facebook by searching California State Retirees.
CSR OUTREACH AND INFORMATIONAL MEETINGS

Attention future CSR Members!

CSR is hosting Outreach and Informational meetings throughout the state to educate you on how CSR is advocating for you, your health benefits and pensions. This meeting will include lunch, informative speakers and an update on CalPERS related items. Please view the meetings below and RSVP today!

**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

**Merced**
When: January 15, 2020  
Time: 11:00 a.m.  
Where: Ravello’s Restaurant  
3360 N. State Highway 59, Merced, 95340

**Oregon**
When: January 16, 2020  
Time: 12 noon  
Where: Beachfront Bistro  
16011 Boat Basin Road, Brookings, OR, 97415

DID YOU KNOW?
Did you know 11% of people are left handed?  
Did you know August has the highest percentage of births?  
Did you know unless food is mixed with saliva you can’t taste it?  
Did you know the average person falls asleep in 7 minutes?  
Did you know a bear has 42 teeth?  
Did you know an ostrich’s eye is bigger than its brain?  
Did you know lemons contain more sugar than strawberries?  
Did you know 8% of people have an extra rib?  
Did you know 85% of plant life is found in the ocean?  
Did you know goldfish can see both infrared and ultraviolet light?  
Did you know the smallest bones in the human body are found in your ear?  
Did you know cats spend 66% of their life asleep?  
Did you know Switzerland eats the most chocolate equating to 10 kilos per person per year?  
Did you know macadamia nuts are toxic to dogs?  
Did you know M&M’s chocolate stands for the initials for its inventors Mars and Murrie?

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**California State Retirees Member Application**

(Priot) 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 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  Data (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
Cocoa Crossword

Warm up with a hot cup of cocoa while you solve this simple crossword!

Across
2. Puffy white treats that make great cocoa toppers
7. Ingredient that makes cocoa brown
8. Cocoa can be topped with whipped ___.
11. Whistling container used for heating water
12. Cocoa is sometimes served with a cup and ___.

Down
1. Best temperature for drinkable cocoa
3. Sweetener that’s often used to make cocoa
4. Handle drinking container
5. Use this to stir your beverage
6. Name brand of powdered chocolate that you can add to milk
9. This dairy product is cocoa’s basic ingredient
10. Season in which we drink the most cocoa

Persimmon Cookies

Ingredients
For the cookies:
- 2 cups all-purpose flour
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 teaspoon cinnamon
- 1/2 teaspoon cloves
- 1/2 teaspoon nutmeg
- 1 cup unsalted butter at room temperature
- 1 cup granulated sugar
- 1 cup persimmon pulp from 2-3 persimmons
- 1 large egg
- 1 teaspoon vanilla extract
- 1 cup chopped walnuts optional, we omitted
- 1 cup raisins

For the orange glaze:
- 2 cups confectioners’ sugar
- 1/4 cup fresh orange juice
- 1 teaspoon orange zest

Instructions
Preheat oven to 350 degrees. Line two baking sheets with parchment paper or silicone baking mats and set aside.

In a medium bowl, whisk together the flour, baking soda, salt and spices. Set aside.

In a large mixing bowl, cream the butter with the sugar. Beat in persimmon pulp, egg, and vanilla. Slowly add in the flour mixture until everything is combined. Fold in the walnuts, if using, and raisins.

Drop by rounded spoonfuls onto prepared baking sheets. Bake for approximately 12-14 minutes or until cookies are brown around the edges and set. Let cool on baking sheets for five minutes and then remove to a wire rack to cool completely.

To make the orange glaze, in a medium bowl, combine the confectioners’ sugar, orange juice, and zest together. Whisk until smooth. Dip the cookie tops into the glaze and twirl the cookie. Set cookies back on wire rack for glaze to harden.
Dear Savvy Senior,

How do I go about changing or canceling a person’s social media accounts when they die? My sister passed away several months ago and her social media accounts are still active.

Inquiring Sister

Dear Inquiring,

I’m sorry for your loss. This a question that’s become more frequent in recent years as most Americans have participated on some type of social media platform. Here’s a run-down of how you can change or cancel some different social media accounts after a loved one dies.

**Facebook**

Let’s start with the biggest and most frequently used social media platform on the Web today. When someone with a Facebook profile dies, there are two different things someone with authority over their account can do. You can either “memorialize” it or “delete” it. A memorialized account serves as a place where friends and family can share stories, photos or memories to celebrate the deceased person’s life, with the word “Remembering” shown next to the deceased person’s name. Once an account is memorialized, content the person shared is still visible on Facebook to the audience it was originally shared with, however, the user’s profile will not show up in public spaces such as people you may know, ads or birthday reminders. If you don’t wish to memorialize your sister’s profile, you can also have her account permanently deleted from Facebook. Facebook allows users (when they’re alive) to choose a “legacy contact,” which is a person chosen to look after their account once they’ve passed away, or users can request to have their account permanently deleted after they die. (To do either of these tasks, click on “Settings” on the top right of Facebook, then click on “General” on the left-side menu and then on “Manage Account.”)

If your sister didn’t set up a legacy contact before she passed, you can submit a memorialization request at Facebook.com/help – type in “How do I report a deceased person on Facebook that needs to be memorialized?” in the search bar. You’ll be asked to provide proof of death by providing a copy of either an obituary, death certificate or memorial card. Or, if you would rather have her account deleted go to Facebook.com/help, and type in “How do I request the removal of a deceased family member’s Facebook account?” This also requires proof of death plus verification that you’re an immediate family member.

**Twitter**

If your sister was a Twitter user, Twitter will work with anyone who is authorized to act on behalf of her estate, or with a verified immediate family member to have an account deactivated. To request the removal of your sister’s account, go to Help.Twitter.com/forms/privacy. After you submit your request, Twitter will email you with instructions for providing more details, including information about the deceased, a copy of your ID, and a copy of the deceased’s death certificate.

**LinkedIn**

If your sister also had a LinkedIn profile, the only option is to delete her account. To request this, see LinkedIn.com/help/linkedin/ask/ts-rdmlp. You’ll need to provide her name and URL to her LinkedIn profile; the relationship you have to her; her email address; date she passed away; link to an obituary; and company she most recently worked for.

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**Instagram**

Instagram’s policy on a deceased users’ account is similar to its parent company, Facebook. A deceased users’ account can either be memorialized or removed, which you can request at Help.Instagram.com/264154560391256. Like Facebook, to memorialize an Instagram account requires proof of death, but to remove an account you’ll also need to provide verification that you’re an immediate family member.
Happy Holidays to all. May they be filled with joy, family, and good health.

I want to correct a statement I made in last month's column regarding CalPERS governance reforms and the reduction in number of Pension and Health Benefits Committee (PHBC) meetings annually beginning in 2020. I erroneously reported a reduction to 6 per year. The correct number is 4 per year, or quarterly. Of course, the correct number is woefully inadequate considering that as recent as 3 years ago they held 9. There is a likelihood that that number will increase, since the Chair has the discretion to hold more as needed, and at the last Governance meeting there was direction to staff to look closer at past years PHBC topics and reconsider whether 4 is enough. Also the Governance Committee approved the new schedule of Board and Committee meetings for 2020 and it was made available to us. At the Stakeholders Breakfast, which I attended, along with CSR President Tim Behrens, and many CSR Board members and CSR staff, I received some reinsurance from 2 CalPERS Board members that the number of PHBC meetings was likely to increase. This would increase transparency and give stakeholders more opportunity to prepare, be informed, and make our positions known to the CalPERS Board.

Regarding the Stakeholders Breakfast, once a year leadership of the various stakeholder groups, including retirees, active members, local governments, and others are invited to a buffet breakfast at CalPERS where we are able to visit informally with CalPERS Board members, CEO Marcie Frost, and other CalPERS top executive and senior management staff. I was able to speak with Marcie Frost, most of the Board members, and many top staff. Besides getting better acquainted informally, I was able to raise several issues of concern regarding health benefits and better explain them than in a 3 minute formal comment. I know President Behrens and other CSR representatives did likewise on various issues.

The PHBC meeting followed the Breakfast on November 19. As I mentioned in last month's column, one topic was an Update on Challenges and Innovations in Mental Health Benefits. Representatives from Kaiser Permanente had been requested to appear and report their efforts to improve performance in the delivery of mental health services, since they are under a 3 year monitoring plan for failing to fully comply with legal requirements regarding timeliness and access to mental health services. Two of their top officials in mental health program provided an overview of their efforts to date, including increasing the number of therapists on staff, expanding clinics, and increasing tele-health opportunities. Also, the Director of the CA Department of Managed Health Care, Shelley Rouillard, gave a presentation on how they regulate Kaiser and other HMO plans. She gave some limited information regarding their compliance issues. During public comment a Kaiser therapist and 2 representatives of their union spoke, challenging many of the points made by Kaiser's presenters and were also critical of DMHC monitoring and enforcement. Clearly there is a continuing divide between therapists and management.

I gave public comment on this topic myself, thanking CalPERS Board and staff for shining more light on mental health issues, acknowledging progress cited by Kaiser sounds good, but pointing out the therapists concerns reflect continuing access and working condition concerns which if not settled soon, will negatively impact Kaiser members with mental health needs. Later in the meeting President Tim Behrens gave public comment thanking CalPERS staff for being responsive to one of our older retiree member’s problems with insurance coverage, which I had raised to their attention. Fortunately, CalPERS remedied his problem, saving him money. He was very relieved and we appreciated the health team's efforts.

For an update on the newly planned annual Stakeholder Meeting which is intended to help offset the reduction in CalPERS PHBC meetings. CalPERS Stakeholder Relations reached out to me, President Behrens, and other stakeholders for input on how the meeting should be conducted, the structure, possible topics, and timing. The first annual meeting is scheduled for January and the last outline I was provided seems to have incorporated some of our input. I think it will give us opportunity to have more dialogue with key decision makers, both Board and Staff.

Lastly, a reminder to members who have dependents on your health plans: Every 3 years you must verify your dependent's eligibility by providing specified documents to CalPERS demonstrating they are still eligible. This includes providing copies of marriage licenses, even if you have done so previously. We have had at least 2 members who had their spouses dropped from coverage for failing to respond to Dependent Eligibility Verification letters. Please read these letters carefully and respond accordingly.

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

SIGN UP FOR THE CSR E-NEWSLETTER AND STAY UPDATED ON WHAT’S GOING ON AT CSR!

WWW.CASTATERETIREES.ORG/CSRNEWSLETTER
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.

Chapter 1
Socorro Silva
Alfred Flores
Daniel Kennerk
Isaias Garcia
Maria Ballesteros-Escober
Alice Glasner
Pamela Clark

Chapter 2
Jeffrey Debusk
Tanya Kendricks
Vanessa Franklin
Deborah Meyer
Susan Hauck
Nicki Bonslett
Robert Moreno
Cynthia Moore
Nathaniel Williams
Samuel Wang
Janna Munk
Sharee Knight
John Long
M Eddington
Tamara Renfrow
Shahin Kaviani
Michele Walton
Laverne Wallace
Shirley Craven
Joann Isaacson
Carlos Garcia
Carolyn Williams
Dorothy Perez
Veena Soin
Gloria Polendo
Christie Ward
Vera Washington
Princess Harvey
Maslyn Kanipe
Gail Wolfe
Kamini Dedmon
Socorro Pena
Maria Monge
Thomas Kennedy
Patricia Fusco
John Vue

Chapter 3
Jennifer Viale
Lorraine Lynch
M Leong

Chapter 4
Effie Hall
Delia Avila
Terry Rivers

Chapter 5
Sandra Barton
Dale Goza

Chapter 6
Piedad Moreno
Patricia Massie
Valerie Merrow
Ephiphan Rosanes
Daniel Baroi
Jerry Diffie
Yvonne Hornbaker
Benjamin Mays
Lisa Machal
Fidel Padilla
Gregg Hernandez
Rosalina Dominguez
Blandina Waytan
Lalith Edon

Chapter 7
Hook Tang
Manal Abdabo
Lori McCoy
Christine Hart
Gary Corbin
Jaime Quinto
Jennifer Chun
Catherine Scott
Daphne Soohoo
Carmela Piazza
Francisco Daza

Chapter 8
Annette Essen
Becky Dolaghan

Chapter 9
Alphonso Torres
Kathy Cole
Rosie Martinez
Marcie Nelson
Charles Marklund
Maureen Mahoney
Yolanda Molina
Gina Joy

Chapter 10
Mark Fischer
Michael Halloran
Vivian Guy
Mohsen Gorges
Yvonne Duran

Chapter 11
Sandra Barton
Dale Goza

Chapter 12
Rachel Lafferty

Chapter 13
Richard Nicholson
Ramona Wright

Chapter 14
Rhonda Basarich
William Russell
Cecilia Leblanc
Sherry Hooper
Karen Silva
Thomas Rubin
Kathleen Bradley
Colleen Ward
Cari Jones
Gaye Laucritzen

Chapter 15
Victoria Ramirez
Teresa Salacies

Chapter 16
Ilene Gallo
Erinda Cabag
Jaime Lantacon
Jaime Mendez
Elvira Semano
Rub Pottinger

Chapter 17
Carrie Mccoard
Catherine Caster

Chapter 18
Allen Dervi
Linda Bell
Cecilia Marquez
Juliet Bollen

Chapter 19
Don’t fret if you joined CSR but don’t see your name here. Processing at CalPERS, the State Controller’s Office and CSR can take a few months. Check again for your name within the next two months.
CHAPTER MEETING NOTICES

CHAPTER MEETING NOTICES

CHAPTER 1
ALAMEDA/CONTRA COSTA COUNTIES
President: Carol Bowen, (510) 527-5131, CBowen@CalRetirees.org; Vice President: Stella Torrez; Treasurer: Digna Laurancio Meets three times per year.
Meeting: Tuesday, Mar. 10, 11:00 a.m.
Where: Fairview Metropolitan, 1000 Doolittle Dr., Oakland.
Cost: Members $10; Guests (limit one) $20.
Menu: Buffet luncheon. Reservations required: NEED TO BE MADE BY ADVANCE PAYMENT WITH CHECK. Make check out to CSR CHAPTER 1. Send payment with your name to Carol Bowen, P.O. Box 5047, Richmond, CA 94805-0047. RSVP accepted by MAIL ONLY and must be postmarked no later than Friday, Feb. 28. 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; Lespinosa@CalRetirees.org; Vice President/Membership: Phyllis Johnson, (209) 471-2192; johnsonphylis010@yahoo.com; Treasurer: Kathleen Eitwell, (916) 395-3717; Secretary: Dianne Welsh, (916) 682-7810
Meets on the first Monday of every month, unless otherwise announced.
Meeting: Monday, Jan. 6, 11 a.m.
Where: Sierra 2 Center, 2791 24th St., Sacramento. Program: It's Bingo time!
Menu: Tuna Salad on Roll, Pasta Salad and Oatmeal Cookie Vegetarian: Toasted Humus with Cucumber on Roll. Gluten Free and Vegan by Pre-request Only.
Cost: Members eat free. Guest $3 payable by sponsor at lunch table.
Reservations are required: Please RSVP number of members, guests and food choices to Phyllis Johnson by 8:30 p.m. Monday, December 23 at johnsonphylis010@yahoo.com or by cell at (209) 471-2192. (Voice Mail Messages Encouraged.)
Note: Meals cannot be served without advance reservation. This is necessary for caterer. 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 Chair: Erlinda Villa (415) 407-7905; aida.b.villa@gmail.com

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) 399-3899
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 FOOTBALL
President: Anita McCabe, (209) 602-7775; Vice President: Alice Powell, (209) 559-1346; Secretary: Korryn Koplen, (209) 577-8757; Treasurer: Tom Hill, (209) 529-6650
Usually meets after each CSR Board meeting
Merced
Meeting: Wednesday, Jan. 15, 11 a.m.
Where: Ravello’s Restaurant, 3360 N State Hwy 59, Merced. Program: Outreach and Information meeting. A representative from OptimRx will speak.
Cost: Provided free to CSR members. For more information: Please call Anita McCabe at (209) 602-7775.

CHAPTER 6
SAN BERNARDINO/RIVERSIDE COUNTY
President: J. Dee Stoddard, (909) 862-1870; Vice President: Frank Ornelas, (909) 948-8758; Secretary: Patsy Hollis, (909) 862-7615; Treasurer: Erlinda Ochoa, (909) 822-4128. Will meet every other month

CHAPTER 7
NORTH COAST AREA
President: Veronica Avila, (707) 487-0235, veronicaecapuccio57@gmail.com; Vice President: Karen Smith-Sayer, (530) 277-7357, kpsayer@charter.net; Treasurer: Patti Falk, (707) 445-1196, pfalk@earthlink.net.
Meetings are usually held quarterly
Humboldt
Meeting: Tuesday, Dec. 3, 11:45 a.m.
Where: Eureka Elk Lodge, 455 Herrick Ave., Eureka. Program: CSR CPO Jerry Foundation. Reservations are required: By Nov. 29. For more information: Please contact chapter officer listed above.

CHAPTER 8
LOS ANGELES AREA
President: Luanna Allard, (323) 304-8994, LAllard@CalRetirees.org; Vice President: Raelean Allard, (323) 221-6010, raalleanalard4@gmail.com; Secretary: Donna Herren, (562) 465-1387, donnacooker@msn.com.
Usually meets on the second Wednesday of each month
Meeting: Wednesday, Dec. 11, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m.
Where: Stevens Steak and Sea Food House, 5332 E Stevens Place, City of Commerce. Program: Outreach and Information Meeting. Menu: New York Steak or Salmon Steak. Reservations are required: By RSVP December 1 to (323) 304-8994.
Meeting: Wednesday, Jan. 8, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m.

CHAPTER 9
NORTHERN CALIFORNIA/CHICO
President: Victoria Finch, (530) 873-1165, joycefl4@sbcglobal.net; Secretary: Todd Mayer, (530) 519-2007, toddmayer@comcast.net. Please Note: Change of meeting dates and venues.
Will usually meet on the third Tuesday of every month.
Meeting: Tuesday, Jan. 21, 11:00 a.m. Where: Logan’s Roadhouse, 1900 E 20th St., Chico. Program: Sherry Miller, Chico Airport Manager. Cost: Lunch is free to chapter 14 members and first-time attendees.
For more information: Call, text or email Victoria Finch. Lassen/Plumas Subchapter Meets on the first Tuesday in April, June, August and October.
Meeting: Tuesday, April 7, 11:30 a.m. Where: Diamond Mountain Casino, 900 Skyline Drive, Susanville. Program: Review of CSR Strategic Plan. Cost: Free to CSR members. Reservations required: RSVP to Carol VanAmburg at (530) 260-9595 or carolvan60@frontiernet.net. Cost: Lunch is free to chapter 14 members and for first-time attendees. For more information: Call, text or email Carol VanAmburg.

CHAPTER 10
SAN LUIS OBISPO
President: Randell Bailey, (805) 610-4400; Vice President: Ron Garcia, (805) 543-2511; Secretary: Pearl Cole, (805) 489-5194; Treasurer: Marsha Epstein, (805) 704-0723
Meets on the fourth Thursday of January, April, July and October
Meeting: Thursday, Jan. 23, 10:30 a.m. lunch at noon. Where: Elks Lodge, 222 Elks Lane, San Luis Obispo. Program: TBA. Cost: Chapter 10 members free. Guests and non-members pay $10. Reservations required: Please RSVP by Jan. 19 to Pearl Cole (805) 489-5194 or email pearl1371@yahoo.com.

CHAPTER 11
MID VALLEY
President: Christy Christensen-Fountain, (559) 707-7067; ChristensenFountain@CalRetirees.org; Vice President/Secretary: Claudine Edwards-McDougal, (559) 696-2628; Treasurer: Gigi Subilsky, (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 N 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) 707-7676 (leave a message including name, phone number and the number of people you’re bringing.)

CHAPTER 12
EASTERN MOUNTAIN AND HIGH DESERT AREA
President: Linda Currie, (661) 273-6390, lurie197@roadrunner.com; Vice President: Stephanie Pryzbski-Gilbert, (661) 537-3811, steffa22@hotmail.com; Secretary: Blanca Rodriguez, (909) 553-5625, blancred0703@yahoo.com; Treasurer: Barbara Griffin, (661) 266-1130, bgribbil275@gmail.com
Usually meets on the second Wednesday of even months
Meeting: Wednesday, Dec. 11, 11:00 a.m. Where: Gino’s Italian Restaurant, 44960 Valley Central Way, Lancaster. Program: Holiday Celebration! Celebrate the holiday with good food and music. Drawing for prizes. Receive a ticket for bringing a non-perishable food that will be donated to a shelter. Or you can
CHAPTER MEETING NOTICES

CHAPTER 15
SIERRA FOOTHILLS
President: Joan Stewart, (916) 412-2075; Vice President: Ruth Braun, (916) 434-6680, rbraun110@gmail.com; Treasurer: Debra Remington, (916) 402-9118, DRemington@CalRetirees.org; Secretary: Frank Weinstein, (916) 223-3957, ch15secretary@hotmail.com;
Meets on the first Tuesday of each month
Meeting: Tuesday, Dec. 10, 11 a.m. to 1 p.m. Where: The Granite Room, Sierra Community Center, 1300 South Market St., Rocklin.

CHAPTER 16
SAN JOAQUIN COUNTY
President: Evelyn (Evi) Poppa-McKenna, (209) 608-2149, suzyppopa@yahoo.com; Vice President: Marina Estrada, (928) 592-7078; Secretary/Treasurer: Sheila Ward-Shaw, (916) 910-1920, shellows2@calyoho.com;
Usually meets four times annually on the third Thursday of March, July, September and December
Meeting: Friday, Dec. 20, 12:30 a.m. Where: Dave Wong’s Restaurant, 2828 W March Ln, Stockton. For more information: Please contact Evi Poppa-McKenna.

CHAPTER 17
GREATER SAN DIEGO
President: Steve Hale, (619) 441-8769, SFalley@CalRetirees.org; Vice President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; Secretary: Gloria Koch, (619) 455-1917, koehc303@yahoo.com; Treasurer: Diane Whorton, (619) 467-7861, dlwunion@gmail.com;
Meets on the first Thursday of each month
Meeting: Thursday, Dec. 12, 10:45 a.m. doors open. Lunch at 11 a.m., meeting at noon. Where: Best Western Seven Seas, 411 Hotel Circle S., San Diego. Program: Holiday Meeting! 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 Daugherty, (707) 485-8857; Treasurer: Dorothea M. Parsons, (707) 462-1209; Secretary: Marilyn Saeger, (707) 513-8843;
Meets on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December.
Meeting: Tuesday, Dec. 10, noon. Where: Running Creek Casino, 635 Hwy 20, Upper Lake. Program: Combined holiday party for the chapter and subchapter. For more information: Call Skip Hulet.

CHAPTER 20
SAN FERNALDO VALLEY AND LOS ANGELES AREA
President: M. Cora Okamura, (818) 535-7625, mokumaru@yahoo.com; Vice President: Raymond Cole, (818) 989-9613, Bipcole@yahoo.com; Treasurer: Gayloun Mayo, (310) 897-7950, gaylom28@gmail.com; Secretary: Norma Gallegos, (818) 667-2347, norma2005@gmail; Meeting: Thursday, Dec. 5, 10:30 a.m. Where: Hope Fellowship Church Hall, 12055 Wicks St., Sun Valley. Program: Fun! Games! Gifts! Entertainment! Donate a children’s toy to be picked up by the CHP. Menu: Lunch catered by Stonefire Grill. Cost: Free for chapter members, all others pay the lunch cost of $18. Reservations required: RSVP by December 11, 2019. Available on the chapter website.

CHAPTER 21
SONOMA, MARIN, NAPA AND SOLANO COUNTIES
President: Ron Franklin, (707) 938-2288, RFranklin@CalRetirees.org; Vice President: Donald Lohnhoff, (707) 795-9405; Secretary: Eric Nordom, (707) 322-1528; Treasurer: Harold Rose, (707) 542-5628
Meets quarterly

CHAPTER 22
SAN JOSE AREA
President: Maria Aguilar, (408) 706-0366, MAgualar@CalRetirees.org; Vice President: Brad Geldert, (408) 655-4799, bgeldert@gmail.com; Secretary: Christine Jarpest, (408) 373-1655, chrisk091@boglobal.net; Treasurer: Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com;
Will meet in June, September and December
Meeting: Thursday, Dec. 12, 11 a.m. Where: Three Flaming Restaurant, 1547 Meridian Ave, San Jose. Program: Holiday Luncheon. Guest speaker Anne Karoly, US Census Bureau. Menu: Choose from Tri-Tip with Sautéed Mushrooms, Broiled fresh Salmon or Lemon Oregano Chicken. Cost: $12 for members, $15 for guest. Reservations are required: RSVP by Dec. 6 by mail with your menu choice and check made out to CSR Chapter 22. Expenses: $5 for all guests. For more information: Contact Maria Aguilar at the above number.

CHAPTER 23
BAKERSFIELD/ KERN COUNTY
President: Ophelia Rabanal, (661) 458-6588, ORabanal@CalRetirees.org; Vice President: Henry Mendoza, (661) 725-8604; Secretary: Sue Kimbriel, (661) 333-6575, ckimbriel@bakers.net; Treasurer: Joe Salcido, (661) 477-2015, joesalcido@yahoo.com; New Meeting Schedule: All chapter meetings will now meet on the third Thursday of the month February, April, June, August, October, and December

CHAPTER 24
VENTURA/SANTA BARBARA
President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; Vice President: Roberta Aminian, (805) 368-5838; Secretary: Marla Gadoibis (818) 590-0697, marlagadoibis@outlook.com
Meets quarterly
Meeting: Tuesday, Dec. 17, 11:30 a.m. to 2:30 p.m. Where: Sterling Hills Wedgewood Banquet Center, 901 Sterling Hills Drive, Camarillo. Program: Vote on 2020 budget, meet the thrice officers and secretary. Cost: Free. Reservations are required: Call Raylene Laverentz at the above number.

CHAPTER 25
ORANGE COUNTY–SANTA ANA
President: Jenny Hayden, (714) 743-8423, JHayden@CalRetirees.org; Vice President: Joe Whaling, (714) 349-5393; Secretary: Adolfo Zavalza, (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

CHAPTER 26
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, JBowden@CalRetirees.org; Chapter Treasurer/Oregon Subchapter Chair: Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com; Usually meets on the first Wednesday of each month
Meeting: Wednesday, Dec. 11, Noon. Where: Danté Club, 2330 Fair Oaks Blvd., Sacramento. Program: Holiday Meeting! Cost: Lunch is provided to Chapter members. Guests and nonchapter 165 member meals are $30. Reservations Are Required: Contact Joe Reynoso by November 27 at the number or email listed above. For more information: Contact Joe Reynoso.

CHAPTER 27
MEDFORD OR OREGON SUBCHAPTER
Meets on the third Thursday of each month
Meeting: Thursday, Dec. 19, 11 a.m. Where: Elmer’s Restaurant, 2000 Biddle Road, Medford, OR. Program: Holiday Luncheon with a local school caroling group! Reservations are required: Please contact Medford Subchapter Chair, Geanie Hixon by Dec. 16 Chapter 164 Outreach and Information Meeting.
Meeting: Thursday, Jan. 16, Noon. Where: Beachfront Bistro, 16011 Boat Basin Road, Brookings, OR. Program: First meeting on the Coast of Oregon. Meet and greet CSR President Tim Behrens, Executive VP Stephanie Heg and Chapter 165 Executive Board members. Reservations are required: RSVP no later than January 7th to Geanie Hixon, Chapter 165 Treasurer/Oregon Chair (541) 646-0925 or geanie.hixon@gmail.com.
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