

CALIFORNIA STATE RETIREES



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A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

JULY 2020

CSR In-Person Activities Suspended Until 2021

The CSR Board of Directors continues to closely monitor the COVID-19 situation in California with an eye toward maximal protection of the health and welfare of CSR members. To this end, the CSR Board has extended the suspension of CSR activities through December 31, 2020. It is important to note that the suspension of activities applies to in-person chapter activities and meetings. Chapters may still communicate electronically or by telephone to conduct relevant chapter business as that is not an in-person activity. Please stay safe and, as always, let us know if you have any questions. CSRinfo@CalRetirees.org

CalPERS Committee Updates: June 2020

At its monthly Investment Committee meeting on June 15, CalPERS announced a plan to seek greater investment returns. Chief Investment Officer Ben Meng said the fund will increase investments in private equity and private debt. Low interest rates and a sluggish economy compelled action for the nation's largest public pension fund, which believes it can only meet investment return goals by adding more private assets to its portfolio. "The current market situation requires innovation," Meng said. CalPERS has a 7 percent investment return target for maintaining long-term health on its

fund. Last year, CalPERS created an investment strategy to deliver sustainable results in the near future. But the study projected the portfolio would return only about 6 percent over the next 10 years. Private assets "have the potential for higher returns and lower expected volatility when compared with publicly traded assets," Meng wrote in a June 15 Wall Street Journal editorial. Later that week, the news was also featured in Bloomberg and trade publications Pension and Investments and Chief Investment Officer. CalPERS also plans to convert up to 20 percent of its nearly \$400 billion portfolio into leveraged – another term for borrowed

– funds. "We plan to deploy leverage regularly and prudently," Meng said. The combination of private equity and leveraged funds can boost profits—but may also magnify losses and exacerbate return swings. Meng said CalPERS must accept the risk as it seeks greater reward. "We will have to live with the possibility of market drawdowns as the price for increasing the probability of achieving our ambitious target rate of return. There is no alternative." **Climate Change and the CalPERS Portfolio** The Investment Committee also heard the first report of recommendations from the CalPERS Taskforce on Climate-related Financial Disclosure (TCFD).

The group previously created a plan outlining the relationship between CalPERS' investment strategy and the global initiative of fighting climate change; it aims to ensure the portfolio is both resilient to risk and indicative of efforts to lower carbon emissions. The initial report affirmed that by taking action on climate change, CalPERS fulfills a fiduciary duty to its members. CalPERS believes the benefits of decisiveness will produce a positive impact on workers and communities—and

on the companies it relies upon to generate the investments that pay retirement benefits.

Pension & Health Benefits Committee

After the COVID-19 crisis halted elective medical procedures throughout nation, some health insurance carriers reported record profits in the first quarter of 2020. Having consulted its contracted health plans, CalPERS' Health Benefits Committee proposed a preliminary overall increase of 4.4 percent for its 2021 HMO and PPO rates.

Final rates will be presented to the board for approval at the July meeting.

The Health Benefits Committee in June announced the addition of the Sharp Medicare Advantage plan, in addition to expansions of the following Medicare replacement plans: Kaiser Senior Advantage, UnitedHealthcare Medicare, and Anthem Blue Cross Select Medicare.

In non-Medicare plan news, CalPERS will expand coverage for the Blue Shield Trio (Basic) plan to Santa Barbara, San Luis Obispo and Ventura counties.

Please email CSRinfo@CalRetirees.org if you have any questions.

••DATED MATERIAL – PLEASE DO NOT DELAY••



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NEWS

Open Enrollment is coming up!



**Open Enrollment takes place each fall.
2020 Open Enrollment will take place
September 21 – October 16.
Changes made during 2020 Open
Enrollment will take effect January 1,
2021.**

Important Health Enrollment Reminders:

- Be aware that a medical group ending its contract with a health plan doesn't create a qualifying event to change plans outside of Open Enrollment.
- ID cards are issued by each health plan, not by CalPERS. Contact your health plan directly if you need additional cards.
- Carefully review your pay warrant to ensure the health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.



Did you know that you can still **contribute to your favorite nonprofits** through your retirement pension?

It's the easiest way to keep giving back to your community!

OurPromiseCA.org/retiree



California State Retirees Member Application

(Print) Last Name _____ First Name _____ Initial _____ Social Security No. _____ Chapter No. _____

Number and Street _____ City _____ State _____ Zip Code _____

Retirement Date (MM-DD-YY) _____ Home Phone _____ Email _____

From Which State Agency did you Retire? _____

How Did You Hear about Us? _____ Recruiter's Name _____

- Type of Membership (check one)
- Retired Membership** Available to state retirees only. See Dues Table.
- Associate Member** Available to persons not eligible for Retired membership. Dues are \$72.00 per year (payable annually).

I hereby apply for membership in California State Retirees, an affiliate of the California State Employees Association, and I authorize CSR to withhold dues from my monthly PERS allowance. I understand my membership rights are set forth in the CSR and CSEA bylaws, policies and procedures. As a member of CSR, I agree to abide by the CSR bylaws, policies and procedures.

Signature _____ Date (MM-DD-YY) _____

Dues Table for Retired Members		
Monthly PERS Allowance (Base + COLA)	Monthly Dues	
\$0 - \$399	\$1.00	
\$400 - \$799	\$2.25	
\$800 - \$1,199	\$3.25	
\$1,200 - \$1,599	\$5.00	
\$1,600 - \$1,899	\$6.50	
\$1,900 - \$2,299	\$8.00	
\$2,300 - \$2,699	\$8.50	
\$2,700 - \$3,099	\$9.00	
\$3,100 - \$3,499	\$9.50	
\$3,500 - \$3,999	\$10.00	
\$4,000+	\$12.00	

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JOIN ONLINE: WWW.CALRETIREES.ORG/JOINUS**

CSR State Budget Update & Bill Watch Budget Update

Governor Newsom and the State Legislature reached agreement on June 26 on a \$202 billion State Budget for the 2020-21 fiscal year. To close a \$54 billion deficit created by the COVID-19 pandemic, the agreement cuts billions from schools and other programs, borrows from our rainy day funds, and delays other critical cuts until the cavalry arrives. The cavalry in this instance would be the federal government, and the hope is that billions in additional federal pandemic relief funds are headed to California. We shall see.

As we reported last month, the final budget agreement provides the State's required payment to CalPERS for the year and fully funds state retiree health care.

The budget cuts active state employee compensation costs by \$2.8 billion during the fiscal year. As this is written, five state employee bargaining units (SEIU Local 1000, PEGC, CAPS, CCPOA, and IUOE Unit 12) have reached agreement on deals to reduce employee compensation within those units by just short of 10 percent. In the agreements, all general salary increases scheduled for the fiscal year have been suspended. To provide the cost savings demanded by the

Administration, the agreements rely primarily on the use of personal leave programs – so-called PLPs – in which employees receive flexible leave time in exchange for a temporary reduction in take home pay. As most state retirees will agree, given the choice, a PLP is a better result than mandated, forced furloughs or an actual pay cut.

Employee compensation reductions, among others cuts, would be restored if the federal government sends the additional relief aid.

The next date the Governor and legislative leaders are looking to is July 15 – when they will get a clearer picture of the State's fiscal health. July 15, you will remember, is the new tax day this year when Californians must file and pay their state taxes. The amount of revenue that comes in will largely determine if the budget needs to be reopened for additional cuts. There is every expectation that will be the case.

Bill Watch

As you no doubt are well aware, the COVID-19 pandemic has generally ended business as usual in all facets of our lives. That is also true for the Legislature. Given the unscheduled two month

recess, a budget that is underwater, and restricted access to the State Capitol, legislative leaders have largely shut down consideration of bills that were not COVID-19-related or deemed absolutely necessary. Because of this, many of the bills that CSR was supporting and monitoring have been dropped.

Below is an update on the remaining CSR-supported bills.

AB 2365 (Rodriguez) Would provide discretionary authority to CalPERS to waive financial penalties incurred by retired annuitants who exceed the 960 hour annual work cap. AB 2365 will help hundreds of retirees retain their retired annuitant income and their pensions by protecting them from automatic reinstatement and the penalties associated with it. **STATUS: Awaiting hearing in Senate Labor, Public Employment & Retirement Committee.**

SB 852 (Pan) Would create the Office of Drug Contracting and Manufacturing to increase competition, lower prices, and address shortages in the generic prescription drug market. SB 852 will address the issue of rising prescription drug prices while increasing patient access



Ted Toppin

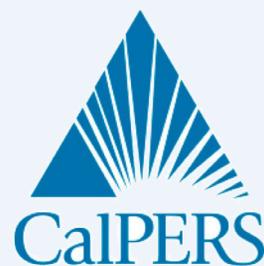
to affordable drugs. **STATUS: Awaiting hearing in Assembly Health Committee.**

SB 1264 (Committee on Human Services) Would require licensed residential facilities, including those that provide care and housing for elderly or disabled individuals, to adopt emergency and disaster preparedness plans. SB 1264 will ensure that California seniors and vulnerable populations will be cared for in an appropriate manner in the event of an emergency or disaster. **STATUS: Awaiting hearing in Assembly Human Services Committee.**



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

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PUZZLES One-Word Movie Titles

ANSWERS ON PAGE 9



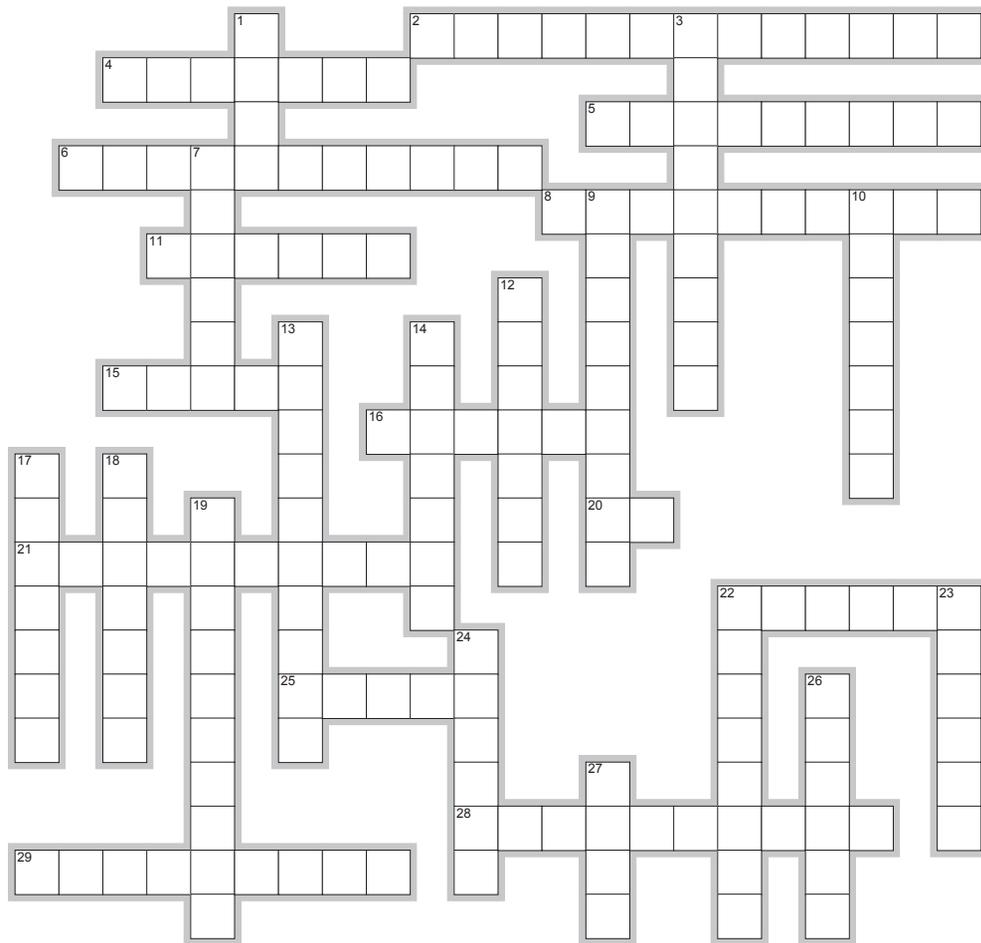
Grilled Chicken and Mango Skewers

Ingredients

3 medium ears sweet corn
 1 tablespoon butter
 1/3 cup plus 3 tablespoons sliced green onions, divided
 1-pound boneless skinless chicken breasts, cut into 1-inch cubes
 1/2 teaspoon salt
 1/4 teaspoon pepper
 1 medium mango, peeled and cut into 1-inch cubes
 1 tablespoon extra-virgin olive oil
 Lime wedges, optional

Directions

Cut corn from cobs. In a large skillet, heat butter over medium-high heat; sauté cut corn until crisp-tender, about 5 minutes. Stir in 1/3 cup green onions. Keep warm.
 Toss chicken with salt and pepper. Alternately thread chicken and mango onto 4 metal or soaked wooden skewers. Brush with oil.
 Grill, covered, over medium heat or broil 4 in. from heat until chicken is no longer pink, 10-12 minutes, turning occasionally. Serve with corn mixture; sprinkle with remaining green onions. If desired, serve with lime wedges.



ACROSS

2. 1996, Ewan McGregor & Ewen Bremner
4. 2000, Guy Pearce & Carrie-Anne Moss
5. 1974, Jack Nicholson & Faye Dunaway
6. 2007, Brad Garrett & Lou Romano (voices)
8. 1992, Clint Eastwood & Gene
11. 1995, Robert De Niro & Sharon Stone
15. 1996, William H. Macy & Frances McDormand
16. 1982, Ben Kingsley & Candice Bergen
20. 2009, Edward Asner & Jordan Nagai
21. 1995, Mel Gibson & James Robinson
22. 1972, Laurence Olivier & Michael Caine
25. 1979, Tom Skerritt & Sigourney Weaver
28. 1942, Humphrey Bogart & Ingrid

DOWN

1. 1995, Al Pacino & Robert De Niro
3. 2013, Hugh Jackman & Viola Davis
7. 2009, Sam Worthington & Zoe Saldana
9. 1946, Cary Grant & Ingrid Bergman
10. 1958, James Stuart & Kim Novak
12. 1984, F. Murray Abraham & Tom Hulce
13. 1990, Robert DeNiro & Ray Liotta
14. 2013, Sandra Bullock & George Clooney
17. 1940, Laurence Olivier & Joan Fontaine
18. 1986, Charlie Sheen & Tom Berenger
19. 1927, Alfred Abel & Brigitte Helm
22. 1983, Al Pacino & Michelle Pfeiffer
23. 1950, James Stuart & Josephine Hull
24. 2000, Jason Statham & Brad Pitt
26. 1960, Anthony Perkins & Janet Leigh
27. 1975, Roy Scheider & Robert Shaw

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By Larry Woodson, CSR Health Benefits Committee chair

CalPERS released the Preliminary Health Plan Rates and plan changes for 2021 at the June 16 Pension and Health Benefits Committee (PHBC) meeting, which was held virtually. There was good news and bad news presented at the meeting. CSR President Tim Behrens, CSR CFO Gerald Fountain, and I all gave public comments expressing concern about some of the rate increases. Specifically, United Health Care (UHC) rates would increase by 5.31 percent increase for the Basic plan, while the overall average increase for all CalPERS Basic plans is 4.57 percent. This increase against the backdrop of a \$5 billion quarterly profit by United Health Group, due in large part to COVID-19 impacts causing hospitals to postpone elective surgeries, is unacceptable to us. Rate increases nationally are very small or none at all in some cases. Coupled with UHC's 4.48 percent increase last year, would mean a 9.79 percent increase in 2 years, while they remain in the Fortune 500's top 10 revenue and profit-making companies.

I was provided information that UHC had made large contributions to communities in various ways to assist with COVID-19 impacts. While their contributions were impressive, they don't justify this large an increase for our pre-Medicare retirees and their dependents. Hopefully, CalPERS will bring them down some in the July 14 PHBC meeting when final rates are approved. Additionally, the Basic plan PPO Preliminary

Rate increases are even higher. PersCare, Choice, and Select average increase is 8.54 percent, nearly 2 times the increase for the average of HMO plans. Part of this is due to CalPERS abandonment of Risk Adjustment 2 years ago, as I've described previously. But one must wonder why CalPERS self-funded plans, administered by Anthem, are so much higher overall than the HMO plans. The Basic PersCare plan shows a 12.32 percent increase or \$1,111.87 per month for a single ratepayer. This will likely cause large migration from this plan, which has a higher incidence of elderly, sicker and those with chronic conditions. They will be forced into a plan with inferior coverage. The good news regarding rates is for those of us on Medicare. The Medicare Advantage plans show a decrease of an average of 4.73 percent and the PPO supplement plans show decrease of .65 percent. It should be noted that these numbers are all based on a single rate payer. CalPERS doesn't calculate rates for combination rates (families) until the date of final approval. Also, we don't get to see what CalPERS monthly contributions to members premiums are until then either. They did announce that the same 4 plans will be used to calculate the contribution rate for 2021 as in 2020. So, my assumption is that the contribution amounts will be roughly the same, maybe a bit higher. CSR HBC will continue to monitor and will review and comment on the final proposed rates at the July 14 meeting.

There is some other good news regarding coverage area and benefit design changes. The Anthem Blue Cross Select Medicare Advantage service area will expand to include the current 26 counties in which Anthem Blue Cross Select HMO Basic plan is available. What this means for retirees is that there will be another choice for both single retirees and for combo families in 26 counties. The added counties are: Alameda, Contra Costa, El Dorado, Fresno, Imperial, Kern,

Los Angeles, Merced, Monterey, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Francisco, San Joaquin, Santa Clara, Santa Cruz, Stanislaus, Tulare, Ventura, and Yolo. Their rates are slightly higher than average, however. The new Blue Shield Trio HMO Basic plan will also expand into Santa Barbara, San Luis Obispo and Ventura Counties giving pre-Medicare retirees another option there.

Lastly, UHC Medicare Advantage and Kaiser Senior Advantage plans are adding supplemental services to their coverage. These services are of a preventive health nature and include: Kaiser MA— Post-hospital discharge meal delivery, Post-hospital discharge transportation, and Routine transportation

UHC MA – Post-hospital discharge meal delivery, Post-hospital discharge transportation, and Non-skilled in-home care

I have been pushing CalPERS and the carriers for 2 years to add supplemental services ever since the federal CMS came out with regulation and policy recommending MA carriers do so. These are services never previously provided, but which can be of great assistance to families in need and will help prevent recidivism and potential future medical costs. Thanks to UHC and Kaiser for adding them. There are many other supplemental services listed by CMS and hopefully others can be added in 2022. At the PHBC meeting Don Moulds, CalPERS Director of Health Benefits, gave an update on challenges and potential changes facing the Long Term Care (LTC) program. They are exploring ways to mitigate future premium increases, which he outlined. However, it appears to me that there will be another significant increase next year, perhaps with additional alteration of benefit design (decreased benefit option at a lower premium level). Since the lawsuit is still in litigation, the information provided is tentative and subject to change based on a settlement or ruling.

He recommended suspension of all new enrollments for this year. I made public comment that suspension of enrollment would cut off a stream of income to the fund which is already hurting and would also send an ominous message regarding the program. Even though there was no discussion of the suspension by Board members, nor any vote on it, CalPERS announced the following week that a suspension had been approved. I followed up with CalPERS staff and was told that the PHBC chair had directed staff to suspend enrollments and that no vote was needed. Although I can see pros and cons of the action, it is shocking that the Chair could unilaterally make such a major LTC decision for the Board.

Lastly, CSR member Tom Considine and I attended (virtually) the second meeting of the Healthy California for All Commission meeting June 12, 2020. All members and speakers participated virtually. This commission is to report to the governor and legislature options for attaining a system of single financing for health care in California. CSR has taken no position, but is monitoring. The meeting included an Environmental Analysis Report and the Commission Work Plan. This meeting is the first post-COVID meeting of the commission and clearly COVID-19 has had an impact on the commissioners' opinions as well as the public who gave public comment. Tom and I in post meeting debrief agreed that there appears to be more polarization between the pro members and the less pro members. Also, public comment strongly supported the establishment of a public advisory group. This suggestion was embraced by a number of the members. We will continue to monitor. For more detailed information visit www.chhs.ca.gov/healthycaforall/

Stay well, don't make unnecessary trips, social distance, wear masks in public places, and lots of handwashing.

Healthy Habits We've Learned From COVID-19:

Washing our hands better, cooking more at home, and using telemedicine can help protect us now and later

The past few months have been scary and challenging, especially for older adults, who are more susceptible to life-threatening complications from COVID-19. But sheltering in place has given us a chance to learn better strategies for infection protection, to cook at home more often, and even to check in with physicians more frequently via telemedicine, says James Lai, M.D., a geriatrician at the Yale School of Medicine. "It's also been a time of deep gratitude and reflection," says Bruce Rabin, M.D., Ph.D., a professor of pathology, psychology, and psychiatry at the University of Pittsburgh School of Medicine. "Older adults are turning inward more to find contentment and beauty in day-to-day life. We appreciate things like family and friends even more now."

Though we don't know exactly what the next few months will bring in terms of the coronavirus, what we've learned may help us with whatever comes.

We Keep Germs at Bay

Learning proper hand-washing can help prevent up to 40 percent of diarrhea-related illnesses and up to 21 percent of respiratory infections (like COVID-19), according to the Centers for Disease Control and Prevention.

And thanks to frequent reminders from the CDC and other groups, we've learned to do it often and well: lathering soap all over our wet hands, including the backs, between fingers, and under nails, for at least 20 seconds, then rinsing and drying them with a clean towel.

We've also embraced infection-control habits such as avoiding sick people if possible, always having tissues handy, and tossing those tissues right away after coughing or sneezing into them, Lai says. "I'm amazed. People ask me to

wash my hands when I come into [their] home all the time," notes Dwayne Dobschuetz, M.S.N., R.N., an advanced practice nurse in geriatrics home care at Northwestern Memorial Hospital in Chicago. His patients also tell him they disinfect their countertops and doorknobs daily.

We 'See' Our Docs in New Ways

In March, with many medical offices closed and hospitals and urgent care centers overburdened, Medicare and some private insurers expanded their coverage of telemedicine.

While virtual healthcare isn't appropriate for everything or everyone, evidence suggests that it can play an important role for older adults. And research points to high satisfaction levels. A 2019 study by Massachusetts General Hospital published in *The American Journal of Managed Care* involving 254 patients found that about 75 percent rated a telehealth consult as good or better than an in-person visit. "Usually, it's hard for a senior to get their doctor on the phone," Dobschuetz says. "With a televisit, they get a doctor's undivided attention for 20 to 30 minutes." Some doctors also notice the benefits. "With telemedicine, we can 'see' more patients," says Nisha Rughwani, M.D., an associate professor of geriatrics and palliative medicine at the Icahn School of Medicine at Mount Sinai Hospital in New York City. "We need to allow time between in-person visits to thoroughly clean and disinfect a room, [so we] cannot have the same volume we previously did."

We Eat a Bit Better

We've begun eating at home most of the time because of the pandemic, and a survey of 1,005 people by Hunter, a marketing firm, found that 54 percent of Americans have also been cooking

more. A January 2020 study published in the journal *Public Health Nutrition* suggests that people who cook and eat at home tend to have healthier diets. The Hunter survey also found that 57 percent of Americans said they were wasting less food during the pandemic, and that 60 percent reported searching for recipes that use ingredients they already had on hand. "The hope is that even as restaurants gradually open up," Rabin said, "people will continue to cook at home because it's less expensive, healthier, and also relaxing."

We're Safely Social

Social isolation is a major risk factor for dementia, says Gary Small, M.D., director of the UCLA Longevity Center. But when we can't see people in person, technology can help. A 2019 study in *The American Journal of Geriatric Psychiatry* found that older adults who use tools like Skype have a significantly lower risk of depression than others. "Most of the seniors I see were already isolated before the pandemic, but now it's really encouraged them to embrace technology and not be afraid," Dobschuetz says. For example, one of his patients plays games with his adult children on Zoom each Tuesday and with friends on other days.

If you aren't getting out much, try doing virtual activities with friends at least two or three times a week. Keep your brain active, whether it's reading a daily newspaper or doing more social pastimes, such as joining a virtual book club or playing board games.

A 2018 study in *JAMA Psychiatry* of more than 15,000 older adults found that those who participated in daily intellectual activities like card games had a lower risk of dementia. "They all allow you to

think critically and interact with others," Small says. Mahjong, which can be played with others online, is a great option, Small adds. In fact, a March 2020 study in *Frontiers in Neurology* found that people over 65 who played mahjong three times a week for 12 weeks showed improvements in executive function compared with a control group.

The Advantages of Age

Just as fine wine improves over the years, the ability to weather difficulties grows stronger with time. Going through life's crises may help us become more resilient and patient, says Rabin. "These attributes are like muscles. They become stronger the more you use them," he adds.

Gratitude helps, too. A 2019 review in the *Journal of Positive Psychology* found that the attitude was consistently higher in older adults. This may help explain the outpouring of support that essential frontline workers have received from seniors. "I've been blown away by the level of appreciation I've seen from my patients, the emails and phone calls I've gotten thanking me for being there for them," Rughwani says.

And this attitude may have health benefits. A study in the *Journal of Health Psychology* found that women who kept a "gratitude journal" for two weeks reported better moods and sleep, and had lower blood pressure than others. Editor's Note: A version of this article also appeared in the August 2020 issue of *Consumer Reports On Health*.

To see the complete article, please visit: www.consumerreports.org/health-wellness/healthy-habits-learned-from-covid-19-coronavirus-pandemic/

SAVVY SENIOR

RV Travel Tips in the Summer of COVID

Dear Savvy Senior,
Can you write a column on RV travel for novices? My husband and I have been cooped up all spring and summer because of the coronavirus and would like to take a trip using a rented RV but could use some tips and want to be safe.

Recently Retired

Dear Recently Retired,
Recreational-vehicle (or RV) travel has become a very popular option among U.S. retirees over the past few decades and is probably one of the safest and most convenient ways to get away this summer.

Because it's a small home on wheels, RV travel will allow you to distance yourself from crowds of people and reduce your risk of COVID exposure that comes with other forms of travel, i.e. air/train travel, hotel/Airbnb lodging and eating in restaurants. But there are still risks – especially in public places like gas stations, shared restrooms and picnic areas – so exercise caution. If you've never traveled by motor home or RV, here are a few tips to consider.

Renting an RV

To help you determine the RV size and model you need for your trip, consider your budget, destination and the number of travelers. If it's just you and your husband, and you're visiting several locations and driving lots of miles you may want a smaller motor home with better fuel economy. But if you're taking other family members or

friends, you may want a larger RV with slide outs and more sleeping areas. See GoRVing.com for a breakdown of all the different types of RVs available today. To locate an RV rental dealer

refill fresh water.

You should also know that because of COVID-19, most RV rental companies are vigilant about cleaning and disinfecting their units. But if you want to be extra



near you visit CruiseAmerica.com, one of the largest RV rental companies in the world or search the Recreation Vehicle Rental Association at RVRA.org. Or use peer-to-peer RV rental sites like RVshare.com or Outdoorsy.com, which are usually a little cheaper.

Rental costs will vary greatly depending on what you choose and how far you drive, ranging anywhere from \$50 up to \$500 per day. When renting a rig, be sure you get detailed instructions from the owner or rental company on how to use the RV's systems, including the generator, air-conditioning, leveling, slide outs, electric and entertainment, as well as how to empty waste tanks and

safe, the CDC offers tips at CDC.gov/COVID19 – type “Cleaning and Disinfecting Your Home” in the search bar.

Trip Planning Tips

It's always wise to map out your trip route and reserve your campgrounds in advance, especially now during the pandemic, because some campgrounds and RV parks, as well as local, state, and national public parks may be closed or operating with restrictions.

A free tool that can help you plan your trip is Roadtrippers.com, which lets you plot out routes, calculate mileage and travel time, and will identify RV campgrounds,



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

points of interest and restaurants along the way.

You should also consider becoming a Good Sam Club member (GoodSam.com/club, \$29/year), which provides access to its web-based trip planner, camping and fuel discounts, and a copy of the Good Sam Guide Series that features detailed information on more than 12,000 private RV parks and public campgrounds.

Most RV parks rent spaces on a nightly or weekly basis with rates typically ranging from \$30 to \$50 per night, however some in city and country parks may be \$10 or even free.

RV parks can also range from rustic facilities with limited or no utility hookups, as are more often found in state and national parks, to luxury resorts with amenities that rival fine hotels.

For first-time RV renters, staying at a fully loaded RV park or campground with full hookups, a dump station, and staff on site is highly recommended. Look at [Kampgrounds of America \(KOA.com\)](http://Kampgrounds of America (KOA.com)) or ReserveAmerica.com to browse the accommodations.

And for more safe travel tips this summer, visit Coronavirus.gov – click on “specific resources for travelers.”

CSR MEMBERS! WE NEED TO STAY CONNECTED NOW MORE THAN EVER.

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CHAPTER MEETING NOTICES

PLEASE NOTE: FOR THE SAFETY OF OUR MEMBERS AND THEIR FAMILIES-ALL CSR MEETINGS AND ACTIVITIES HAVE BEEN CANCELLED. IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIRES.ORG

CHAPTER 1

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President: Louis Espinoza, (916) 397-2526; LEspinoza@CalRetirees.org; **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; johnsonphyllis010@yahoo.com; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810

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CHAPTER 4

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CHAPTER 8

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CHAPTER 35

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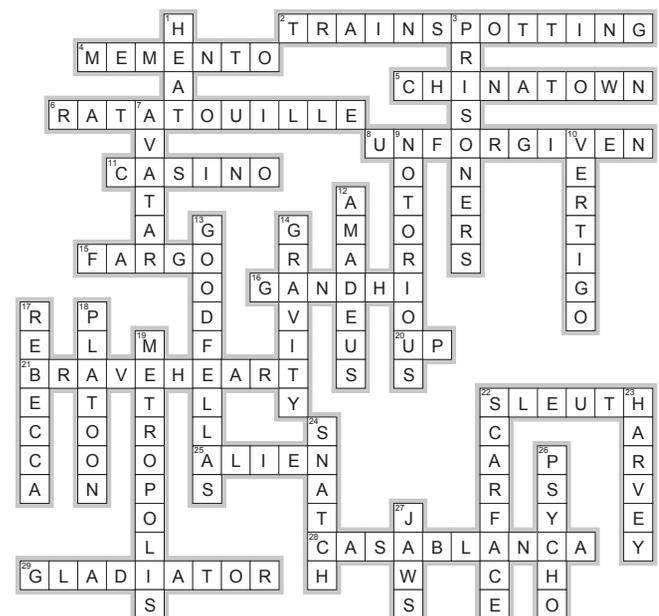
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SACRAMENTO

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



answers from page 5





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6 ft



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- 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!
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