

CALIFORNIA STATE RETIREES



Vol. XXXVIII No. 12

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

DECEMBER 2020

CSR Board of Directors Election: Districts D and E

The November 16 deadline to file a candidate consent form has passed for CSR members in good standing to run for the CSR Board of Directors election for Districts D and E. Chapter 14 President Vincent Herrera will face the current District Director S.E. Riazi for the District D seat. All active members (excluding associate) of Chapters 8, 13, 14, and 19 will soon be receiving a ballot for the position of District D Director. The term of office is from 2021-2024.

For the District E seat, Chapter 165 member Robert O. Bernstein will face the current District Director Keith Umamoto. All active members (excluding associate) of Chapters 2, 15, and 165 will soon be receiving a ballot for the position of District E Director. The term of office is from 2021-2024. The CSR District Directors are a part of the governing body of California State Retirees and usually meet three times a year

at locations throughout the state. 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's Strategic Plan.

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

Voting instructions: 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

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 4, 2021, by 5 p.m. 6. 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 ballots were determined by lot. 9. Election protests must be in writing and received in headquarters office on January 20, 2021, 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 D Candidate Statements below:

S.E. Riazi – My name is S.E. Riazi. I joined California State Retirees in 2008, after nearly 30 years working at Chico State University. Since joining CSR, I have been a proud member and have had the privilege of serving as Vice President and President of Chapter 14. More recently, in 2018, I was elected as District D Director and have attended many Chapter meetings throughout Northern California, CSR Board meetings, and workshops where I have participated in decision-

making and collaboration with other CSR members. I strongly believe in CSR's aim to further the rights and benefits of retirees. I joined CSR to stay informed regarding present and future retiree benefits, to advocate for my fellow retirees, and to keep Chapter members informed of the latest news (e.g., current events, laws) and how it impacts them. I am a hard-working individual who possesses the drive and enthusiasm to work diligently to keep our members informed on retiree issues. I thank all District D Chapter officers and members for their support over the years. I am honored to serve the 'largest and most experienced organization exclusively representing state retirees' and look forward to many more years as part of this organization.

Vincent Herrera – My name is Vincent Herrera and I'm running for District D Director. Currently, I'm President of Chapter 14 and a member of CSR's Bylaws and Governing Rules Committee. Prior to becoming President, I served as Chapter Vice President. I retired from CDSS as a policy and legislation manager. I have a B.A. degree in Journalism and an M.A. in Sociology.

We've all worked hard to secure our retirement and health care benefits. But we can't be complacent. The COVID pandemic and the recent CIO debacle at CalPERS reminds us all to stay vigilant, informed, active,

continued to page 7



**CALIFORNIA STATE RETIREES
STATEWIDE OFFICERS**

Tim Behrens
President
TEL: 559.920.0371
EMAIL: TBehrens@CalRetirees.org

Stephanie Hueg
Executive Vice President
TEL: 831.588.5061
EMAIL: SHueg@CalRetirees.org

J.W. "Jay" Jimenez
Vice President
TEL: 714.926.6409
EMAIL: JJimenez@CalRetirees.org

Gerald "Jerry" Fountain
CFO/Secretary
TEL: 559.935.2238
FAX: 559.935.5884
EMAIL: JFountain@CalRetirees.org

**CSR DISTRICT BOARD
DIRECTORS**

Sharon Stoltzman
TEL: 424.228.2820
EMAIL: SStoltzman@CalRetirees.org
District A: Ch. 4, Ch. 9, Ch. 20

Manijeh Fatollahi
TEL: 805.795.1968
EMAIL: MFatollahi@CalRetirees.org
District B: Ch. 10, Ch. 26, Ch. 31, Ch. 36

Mary McDonnell
TEL: 415.509.1914
EMAIL: MMcDonnell@CalRetirees.org
District C: Ch. 1, Ch. 3, Ch. 21, Ch. 23

S.E. Riazi
TEL: 530.519.2174
EMAIL: SERiazi@CalRetirees.org
District D: Ch. 8, Ch. 13, Ch. 14, Ch. 19

Keith Umemoto
TEL: 916.429.2768
EMAIL: kumemoto@att.net
District E: Ch. 2, Ch. 15, Ch. 165

R. Connie Lira-Beuer
TEL: 209.601.5754
EMAIL: RCLira-Beuer@CalRetirees.org
District F: Ch. 5, Ch. 11, Ch. 16, Ch. 35

Gaspar Luna Oliveira
TEL: 619.548.4793
EMAIL: GLunaOliveira@CalRetirees.org
District G: Ch. 6, Ch. 12, Ch. 17, Ch. 34

CONTACT US!

**CALIFORNIA
STATE RETIREES
Headquarters**
3000 Advantage Way
Suite 100
Sacramento, CA 95834
TEL: 916.326.4292
FAX: 916.326.4201
TOLL-FREE: 888.808.7197
EMAIL: csrinfo@CalRetirees.org
WEB: www.CalRetirees.org

NEWS

2021 Chapter Officers and Delegates Election

Members interested in holding a chapter office position such as President, Vice President, Secretary, Treasurer, or being a delegate to CSR Delegate Assembly are encouraged to run for office in the upcoming 2021 Chapter Officers and Delegates Election. All nominated members must be in good standing (confirmed by CSR and/or the Chapter Roster), cannot engage in an incompatible act such as simultaneously holding a CSR office and an office within a competing organization, and be willing to serve the three-year term, from 2021 – 2024.

Due to the uncertainty caused by the COVID-19 pandemic and the potential for the in-person meeting suspension to be extended into 2021, the Board of Directors had to make exceptions to established election rules and regulations. These exceptions were made to ensure the safety of all members while also maintaining a fair and impartial election. The exceptions apply to the 2021 chapter election only and are not permanent changes for future elections. For the 2021 Chapter Officers and Delegates Election cycle the Board of Directors has implemented the following procedures:

- Chapters will not have Nominating Committees and will not convene for chapter Nomination Meetings.
- Members may self-nominate as a candidate for a position by submitting a completed candidate consent statement form to either the Corporate office or the chapter president.
- The self-nominating period for members begins December 1, 2020, and ends March 1, 2021.
- Chapter presidents shall notify the Corporate office by March 1, 2021, of the candidates for elective office within their chapter. Candidates may submit a completed candidate consent form to Corporate office or the chapter

**CALIFORNIA
STATE RETIREES**

CANDIDATE CONSENT STATEMENT FORM

(PLEASE PRINT NAME AS IT IS TO APPEAR ON THE BALLOT)

I _____,
(Print Name) (Chapter)

hereby consent to be a candidate for the chapter office(s) of:

- President
- Vice President
- Treasurer
- Secretary
- CSEA/CSR Delegate

and if my eligibility is verified, I hereby affirm my willingness to be a candidate and to serve if elected; and I affirm my willingness to serve by (1) Attending Chapter and Chapter Executive Board meetings unless excused by the chapter president, (2) Abiding by the Bylaws and Governing Rules of California State Retirees (CSR) as well as the CSEA Bylaws & Policies, and (3) Attending sessions of the Delegate Assembly and General Council unless excused by the Corporate President. I understand failure to abide by these provisions will result in my removal from office.

By signing below, I certify I am a member in good standing and that I understand I cannot engage in an incompatible act (as defined in CSEA Bylaws Article XIV, Section 1) such as simultaneously holding a CSR office and an office within a competing organization.

Dated _____ Signed _____

Phone _____ Address _____

(Last 4 Social Security No.) (City) (State) (Zip)

E-mail _____

2021 Chapter Officers and Delegates Election

president beginning December 1, 2020, until the close of business on March 1, 2021. Candidates also have until close of business on March 26, 2021, to submit a 100-word statement to CSR headquarters for inclusion with the ballot. Ballots will be mailed by April 20, 2021, to eligible voters. Instructions and candidate statements will accompany the ballots which must be returned by May 20, 2021. Chapter officers-elect shall be installed at the first regularly scheduled chapter meeting

following completion of the statewide elections. A detailed timeline of important dates and deadlines can be found on page 7. It is important that all information is submitted on time as missing deadlines can cause election protests and delay the election process. For more information, contact the election coordinator at **888.808.7197** or **CSRInfo@CalRetirees.org**.

Election Day Brings Great Results for CSR State Fiscal Picture Good and Bad

CSR's 2020 Election Results
The 2020 General Election has come and gone. Congratulations to the winners. And for those candidates who were unsuccessful this year? Please keep in mind that for out-of-office politicians, their attention just turns to the next election, open seat, or opportunity to get back in the arena. For CSR and CSR-endorsed candidates, it was another spectacular election day. In total, the CSR-endorsed candidate won in 89 of 91 races in which we took a position.

In California's State Senate, CSR endorsed in 19 races. Of those, the CSR-endorsed candidates won in 18 races, including 5 out of six open seat races. Of the Senate victories, perhaps the most important is Democrat Dave Min's win over Republican incumbent John Moorlach in SD 37. As you are well aware, Moorlach is no friend to state retirees. He has built a career out of attacking defined-benefit pensions, public employees and retirees, and government in general. He will not be missed in the Capitol. In the open seat race for SD 23 (San Bernardino), CSR-endorsed candidate Abigail Medina lost a very tight race to her opponent Rosilicie Ochoa Bogh. In the Assembly, a CSR-endorsed candidate won in 71 out of the 72

races in which we took a position. In open seat contests, the CSR candidate was victorious in 4 out of four races. CSR made a dual endorsement in the AD 35 (San Luis Obispo) race, where incumbent Republican Assembly Member Jordan Cunningham defeated his Democratic challenger, Dawn Addis. The unsuccessful CSR-supported candidate was Melissa Fox (D-Irvine), who was challenging Republican Assembly Member Steven Choi for the AD 68 seat.

LAO's Fiscal Outlook for 2020-21

On November 18, the non-partisan Legislative Analyst's Office (LAO) released its Fiscal Outlook report for the 2021-22 budget year which begins July 1, 2021. The LAO provides independent analysis and recommendations to the Legislature and each November releases their best estimate of California's financial circumstances heading into the next fiscal year. On the positive side, the LAO projects there will be an estimated one-time windfall of

\$26 billion to spend or reserve in the 2021-22 State Budget year. Given the ongoing pandemic and the economic uncertainty it has created, the LAO finds the revenue windfall next fiscal year could end up being \$10 billion above or below the estimated \$26 billion. The LAO reports that the windfall revenue is almost entirely due

to the State having overestimated the revenue that would be lost due to the pandemic recession in fiscal years 2019-20 and 2020-21. On the not so positive front, the LAO reports that the revenue windfall in 2021-22 is a one-time event, and the

State has actually entered into an extended period of operating deficits. In short, LAO predicts that the State will not generate sufficient revenues this year and in future years to cover the cost of current budget obligations and commitments.

While the operating deficit in Fiscal Year 2020-21 is small and can be covered with the one-time windfall, the LAO predicts that by the 2024-25 budget year the State will face a \$35 billion deficit – unless it cuts spending or increases



Ted Toppin

revenue in the years ahead. Of course, the LAO acknowledges that there is a great deal of uncertainty in their fiscal outlook and, going forward, revenues will depend on how the economy reacts to, and recovers from, the pandemic.

What are the Newsom Administration's expectations for state revenue and budget conditions in the next fiscal year? Those questions won't be fully answered until the Governor releases his proposed 2021-22 State Budget on or around January 10, 2021. We do know that there is ample evidence of the \$26 billion windfall predicted by the LAO. To date, the State has collected \$11.3 billion in revenue over and above what was forecast in the current budget. Stay tuned.



**HAVE
YOU MOVED?**

Don't miss an
issue of the
**California State
Retiree!**

To update your information, please email
csrinfo@calretirees.org



Website:

www.calpers.ca.gov

Phone: 888 CalPERS or
888.225.7377

TTY: 877.249.7442

Fax: 800.959.6545

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

NEWS FROM CALPERS

CalPERS Addresses Challenges in its Long-Term Care Insurance Program

The CalPERS Board of Administration approved measures at their November meetings to address financial challenges in its Long-Term Care (LTC) insurance program. The CalPERS Long-Term Care Fund, which is separate from its pension fund, faces a funding shortfall due to adjustments in actuarial assumptions and a lowering of the fund's discount rate in light of recent returns of fixed income investments which are the fund's primary holding. Because LTC is a closed fund, the additional revenue needed to meet new liabilities must be generated from within the program. There are essentially three ways of addressing shortfalls in the LTC program. The first is by raising premiums. The second is through changes to benefit design, and the third is by taking steps to improve investment returns.

Over the last several months, the CalPERS team updated the board, members, and stakeholders about the challenges facing the LTC fund, engaging in a thorough and thoughtful process to explore all options to minimize the rate increase, maintain the sustainability of the program, and protect the coverage policy holders are relying on.

In November, the Board approved a 4.75% discount rate for the LTC fund and to raise premiums over two years. The first increase of 52% will be implemented starting in July 2021 and a potential 25% rate increase in July 2022.

Understanding this is an exceedingly difficult time to be considering a rate increase, CalPERS is engaging in strategic asset allocation and specialized investment strategies to help improve investment returns. Additionally, the board approved

benefit designs that are not currently available to policy holders, that when combined with other benefit designs approved by the Board in the past, create packages that policy holders may choose in lieu of the July 2021 premium increase.

CalPERS is also considering novel LTC insurance models that invest heavily in home-retrofits, falls prevention, early and targeted in-home assistance, and other in-home supports with the goal of enabling policy holders to stay in their homes much longer, and delay costly institutional care for longer. These models will be explored in 2021 and if enacted could significantly offset the second-year premium increase.

CalPERS and LTGC Group, its LTC Administrator, will communicate rigorously over the next several months with policy holders to inform them of the

increase and of their options. "Since April, we have thoroughly explored all possible solutions to minimize the financial impact of increased premiums on policyholders," said CalPERS Chief Health Director Don Moulds. "We know these rate proposals are difficult for many, particularly during the continued uncertainty caused by COVID-19 and its impact on seniors and caregivers. These rate proposals represent a prudent approach that protects benefits.

As we move forward to strengthen the Long-Term Care fund, we will continue to aggressively explore ways to minimize rate impacts. The steps we are taking will protect policyholders who are counting on the program for critical care."

If you have any questions, please contact CalPERS 888.225.7377.

COVID-19 Holiday Safety Tips

This holiday season, consider how you can modify your holiday plans to reduce the spread of COVID-19 to keep your friends, families, and communities healthy and safe. Some extra precautions may minimize the risks. Here are some tips on how to celebrate the holidays safely.

Follow state guidelines: The greater the COVID-19 numbers and rates, the greater the risk of infection and spread among guests. California counties are assigned a color-code based on their daily case count per 100,000 people and positivity rate: yellow (minimal), orange (moderate), red (substantial) and purple (widespread). For counties in the purple tier, all gatherings of multiple households must be held outside, according to the California Department of Public Health (CDPH). In counties classified in the three other tiers, indoor gatherings are strongly discouraged.

Urge testing for young adult visitors: The holidays bring children or grandchildren home from college, where COVID-19 rates are – like the rest of the county – on the rise. The AARP recommends college students should be extra cautious before returning home for the holidays, to reduce the chances of infecting family members. For example: Young adults should receive two negative tests four days apart while self-quarantining or avoiding unnecessary exposure, before going home to their families. **Make your home safe and inviting:** Outdoor gatherings are

safest, while indoor gatherings with poor ventilation pose the greatest risk, according to the Mayo Clinic. Open windows or doors as much as possible, especially in rooms where people gather. Seating must

provide at least 6 feet of distance (in all directions – front-to-back and side-to-side) between different households. If the celebration involves people from different households, the Mayo Clinic recommends the host and guests consider avoiding contact with those outside their households for 14 days before the gathering.

If you travel, take action before you go: If you plan on traveling, research

what COVID-19 travel restrictions, guidance, and resources apply to your destination. Before you leave, make sure to get your flu shot.

While traveling, always wear a mask in public settings, especially while using public transportation. Do not travel until you get your COVID-19 test results. If your test comes back positive while you are at your destination, you would need to isolate yourself and delay your return trip home, according to the Centers for Disease Control and Prevention (CDC).

Stay physically active: It's easy to feel isolated during the cold winter months. To manage your holiday stress, exercise. Physical activity is key to healthy aging. It's important to keep exercising to strengthen their immune systems and maintain their fitness. The National Physical Activity Guidelines recommends engaging in 150 minutes of moderate-intensity physical activity a week.

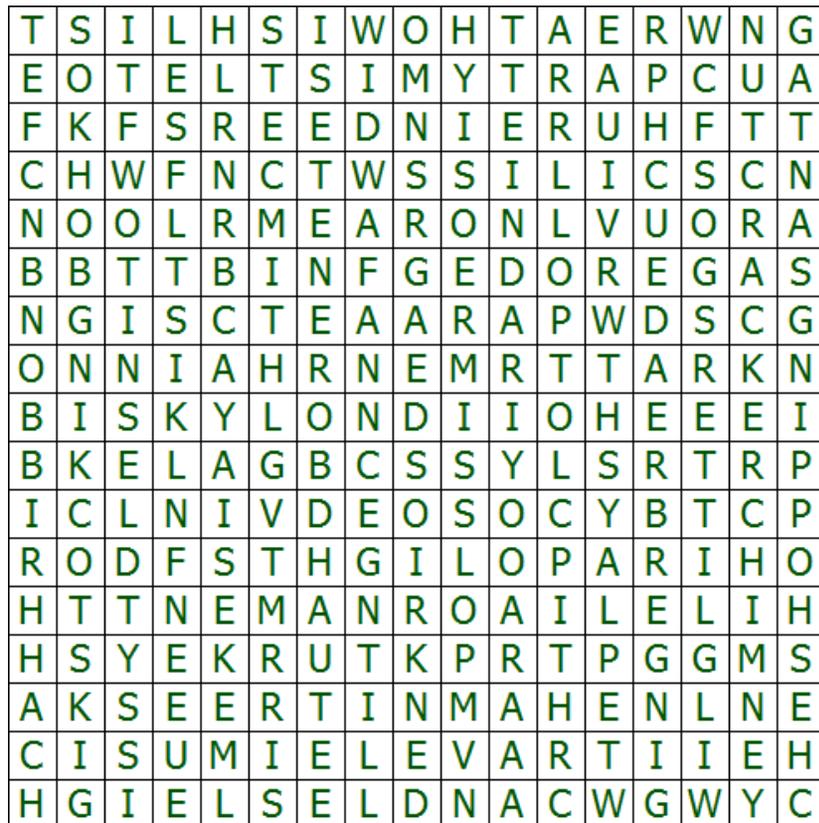


PUZZLES Holiday Word Search



Holiday Word Search

Two words in the word list appear twice in the word search. Can you find them?



WORD LIST

- | | | |
|-------------|---------------|-----------|
| BOWS | HOLLY | SLEIGH |
| CANDL | HOT CHOCOLATE | SNOW |
| CHILDREN | LIGHTS | STOCKING |
| CHIMNEY | MISTLETOE | SURPRISE |
| COOKIES | MUSIC | TINSEL |
| ELVES | NUTCRACKER | TOYS |
| FAMILY | ORNAMENT | TRAVEL |
| FRIENDS | PARTY | TREES |
| GARLAND | PLAYS | TURKEY |
| GIFTS | REINDEER | WISH LIST |
| GINGERBREAD | RIBBON | WRAP |
| GLITTER | SANTA | WREATH |
| HAM | SHOPPING | |

FIND US ONLINE!

FACEBOOK: @CALIFORNIASTATERETIREES

TWITTER: @CASTATERETIREES

LINKEDIN: @CALIFORNIASTATERETIREES

WEBSITE: WWW.CALRETIREES.ORG



ANSWERS ON PAGE 9



Brunch Casserole

Ingredients

- 1-pound bacon
- 2 onions, chopped
- 2 cups fresh sliced mushrooms
- 1 tablespoon butter
- 4 cups frozen hash brown potatoes, thawed
- 1 teaspoon salt
- ¼ teaspoon garlic salt
- ½ teaspoon ground black pepper
- 4 eggs
- 1 ½ cups milk
- 1 pinch dried parsley
- 1 cup shredded Cheddar cheese

Directions

Place bacon in a large skillet. Cook over medium-high heat until evenly brown. Drain and set aside. Add the mushrooms and onion to the skillet; cook and stir until the onion has softened and turned translucent and the mushrooms are tender, about 5 minutes. Grease a 9x13-inch casserole dish with the tablespoon of butter. Place potatoes in bottom of prepared dish. Sprinkle with salt, garlic salt, and pepper. Top with crumbled bacon, then add the onions and mushrooms. In a mixing bowl, beat the eggs with the milk and parsley. Pour the beaten eggs over the casserole and top with grated cheese. Cover and refrigerate overnight. Preheat oven to 400 degrees F (200 degrees C). Bake in preheated oven for 1 hour or until set.





By Larry Woodson, CSR Health Benefits Committee chair

The CalPERS Pension and Health Benefits Committee (PHBC) took significant action regarding future health benefits in its November meeting and CSR was integrally involved in the decision making offering public comments after thoroughly researching the issues. CSR President Tim Behrens and I participated (virtually) along with other CSR leadership members in the CalPERS Stakeholders Briefing on November 12 during which in-depth discussion and Q and A occurred regarding 3 topics which appeared before PHBC on November 17. President Behrens and I gave public comments in support of 2 of the topics and took no position on the third. The items and their PHBC Agenda Item #, which can be viewed on the CalPERS website at Calpers.ca.gov, then Board and Committee meetings are:

Agenda Item 6a - Approval of New Health Plans, Benefit Designs and Service Area Changes for 2022

This item includes so many additions I won't detail them all, but in our public comments, we gave enthusiastic support to all the changes. Some highlights include Anthem Blue Cross, Blue Shield of CA, United Health Care (UHC) and Western Health Advantage all offering new Medicare Advantage plans throughout California. The new UHC MA plan would be in addition to their current plan but would have no copays or

coinsurance, but slightly higher premiums. Anthem would add some preventative supplemental services including nutritional counseling and free non-emergency medical transportation to its MA plan. Blue Shield proposes to return its Access Plus basic plan to 8 of the 9 Bay Area counties it left 2 years ago when CalPERS abandoned its Risk Adjustment policy. Blue Shield would also expand its Trio basic HMO plan into Monterey, Santa Cruz, Orange, and Stanislaus Counties pending regulatory approval by the CA Department of Managed Care. UHC is proposing a Signature Value Harmony Basic HMO narrow network plan in 5 southern CA counties. There are some contingent requirements for some of these changes to proceed, but in my public comments, I thanked the CalPERS health team for their good work on this which will give our members greater choice and geographic availability. I also thanked them for bringing these proposals forward 6 months early rather than including them at the same time as the 2022 rate setting.

Agenda Item 6 b – Risk Mitigation Strategies for HMO and PPO Basic plans

This item applies only to CalPERS Basic plan and not to Medicare plans. The goals, as I mentioned in my column last month, are to reduce premium volatility and large increases in the high-cost plans, remove adverse plan selection patterns based on age and chronic conditions, price the plan premiums based on the value of the network and benefit design, and prevent geographic coverage decreases. The Health Team presented projected premiums beginning in 2022 for a 5-year period if the strategy was adopted. The high-cost plans which have the sickest members because of better coverage have been priced out and the plans become what CalPERS labeled “death spiral” plans that no one can afford. The projections based on value rather than risk, demonstrate premiums

going down significantly for the 3 highest cost plans, Blue Shield Access+, Anthem Traditional, and PersCare PPO. The lowest cost plan premiums would increase significantly at the same time. The increase for UHC HMO and Pers Select were cause for concern for us, but after a deep dive analysis, we found that our non-Medicare retirees who are fully vested, would still have all or most all of their premiums covered by the CalPERS monthly contribution which would increase to a projected \$840 per month for a single party annuitant. In addition, they proposed reducing the 3 Anthem PPO plans to 2, leaving Select, which would be called Pers Gold, as the cheaper plan having the same benefits as it currently has. Pers Choice would be discontinued but most of its members would likely migrate to PersCare relabeled PersPlatinum, since its premiums would significantly decrease and its benefits would be the same as Care is currently.

We felt these changes are in the overall best interest of our membership, especially those with chronic or serious health conditions. And after turning 65 if Medicare eligible, full coverage is obtainable. They will also bring greater stability to the health plan portfolio. The PHBC approved these recommendations with only one opposing vote and it passed the Board the next day.

Agenda Item 6d - Long Term Care (LTC) Optional Benefit Design and Premium Changes

The PHBC and Board approved measures to address revenue shortfalls in the LTC program. They include raising premiums in 2 phases beginning in July 2021 by 52 percent and again in July 2022 by potentially 25 percent. In order to minimize these increases, the Board approved a menu of benefit design changes which, if all were selected, could reduce the increase to nothing. However, the benefits themselves would be significantly reduced. They also propose to

improve investment returns by changing investment strategies for the LTC fund, which is completely separate from the PERF. The problem with this is they would direct funds into higher-risk investments, which could have the opposite effect on the LTC fund. CSR made comments to the effect that we recognize and support CalPERS efforts to bring sustainability to the LTC but we expressed concerns about some aspects of their plans. Large premium increases over the next 2 years, on top of large increases in the recent past, coupled with a diminishing value of benefits, create further hardship for LTC subscribers. CSR took no position on these proposals during the PHBC or Board meetings. In December there are no CalPERS meetings other than interviews with candidates to fill the vacant CIO position. On January 20, CalPERS will hold the second annual Stakeholder Forum virtually. CSR will give input regarding agenda topics. Stay safe and follow CDC and health expert guidance regarding COVID-19.

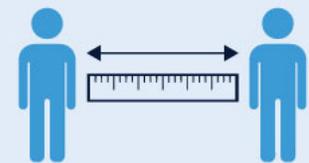
It's safest to stay home.

BUT IF YOU HEAD OUT:

Wear a mask.



Stay six feet apart.



Wash your hands.



Prevent the spread by staying local.

NEWS

District D and E Election

continued from page 1

and engaged in the socio-political and economic forces that impact and effect our defined pension and health care benefits.

As District Director, I'll attend and keep chapters informed of relevant local, state, national, and CSR board news. I'll provide technical and organizational assistance when needed and I'll help coordinate chapter activities when requested. I'll be your voice and advocate on the Board of Directors.

Our membership and activism in CSR are important and imperative. To that end, I'm committed to the mission of CSR and the needs of our members. I ask for your vote and support. Thank you.

Please see the District E Candidate Statements below:

Robert O. Bernstein – While my main goals are protecting our pensions and benefits while

keeping safe from COVID-19, we need to work with CalPERS to improve things for us. In June I had to file paperwork to verify myself as my wife's dependent on her Medical coverage. In September they asked me for the exact same documents to verify my wife as my dental care dependent and demanded more recent proof we were still married. CalPERS has huge computers that should have verified we are the same people. As we get older, we need CalPERS to make things easier for us, not more difficult. We need to work closely with them to ensure that everything CalPERS sends to retirees should be easy and not contain any unnecessary steps. We must continue work with the Governor, Legislature, CalPERS, Savings Plus Program and all other entities that our members work with.

Since we are not holding in-person meetings we should refund part

of the dues or reduce dues until meetings can be held in person. Retired Actuary DHCS, Masters' degree Health Care Administration and BA in Economics. 36 years in State Government and was a local SEIU DLC President and later on the ACSS Board.

Keith Umemoto – Fellow District E Retirees:

I'm KEITH UMEMOTO and am honored to be your District E Director (Chapters 2, 15, 165) for the past 4 years, following the late Fritz Walgenbach.

As your District Director, I listen to you and fight for your priorities: protecting our pension and benefits, lobbying the Legislature and CalPERS, recruiting new members, and working with other organizations, including CA for Retirement Security and CA Alliance for Retired Americans. Strategically, I constantly propose specific plans to achieve our

priorities to make us stronger. As a fixture at Chapters 2, 15, and 165 meetings, I report to you on legislation, CSR, CalPERS, and other pensions issues. I've helped get speakers, like CalPERS Board Members Controller Betty Yee and Treasurer Fiona Ma. By meeting with us, they hear and better understand our priorities.

To continue our fight to protect our pension and benefits, I respectfully ask for your vote. Please join your Chapter Presidents Louie Espinoza, Chapter 2, Joann Stewart, Chapter 15, and Joe Reynoso, Chapter 165, in re-electing me as your District Director.

You have my commitment to continue to listen, organize, and speak up for you.

Appreciatively, Keith Umemoto

**-CSR-
40,000
Strong
and
Growing!**

2021 Chapter Officers & Delegates Election Timeline

Dec. 1: Self-nominations to begin. Candidates may submit a candidate consent form to the Corporate office or chapter president. A candidate consent form will be published in the December newspaper.

April 20: Deadline for the corporate office to mail ballots.

June 10: Election protest deadline. A protest must be in writing and postmarked or received in Headquarters by 5:00 p.m.

**DECEMBER
2020**

**MARCH
2021**

**APRIL
2021**

**MAY
2021**

**JUNE
2021**

March 1: Last day to self-nominate and submit a candidate consent form to Corporate office by 5:00 p.m. or to the chapter president. Deadline for chapter presidents to notify corporate office of chapter candidates.

March 26: Deadline for candidates to submit their 100-word statement for inclusion with the ballot. Statements must be in corporate office by 5:00 p.m.

May 20: Deadline for return of ballots.

May 31: Deadline for candidates to be notified of the election results.



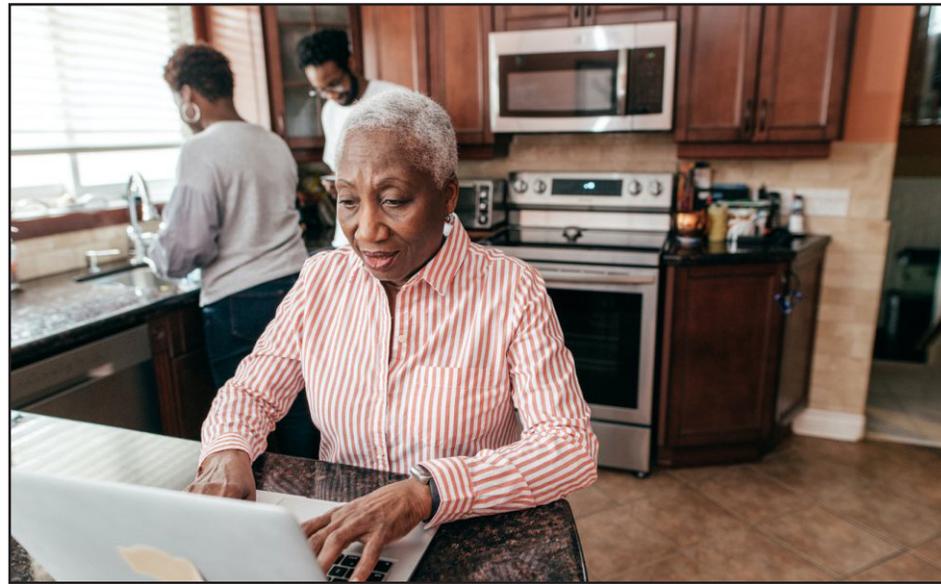
How to Write an Online Will

Dear Savvy Senior,
Writing a will has never been a high priority to me but this lingering coronavirus crisis has changed my thinking. Can you recommend some good do-it-yourself resources to help me write a simple will?
Getting Older

Dear Getting,
The coronavirus crisis has changed the way a lot of people look at things, including wills. Currently, fewer than half of American adults have prepared a will. But having a last will and testament is important because it ensures that your money and property will be distributed to the people you want to receive it after your death.

If you die without a will, your estate will be settled in accordance with state law. Details vary by state, but assets typically are distributed using a hierarchy of survivors. Assets go to first to a spouse, then to children, then your siblings, and so on. You also need to be aware that certain accounts take precedence over a will. If you jointly own a home or a bank account, for example, the house, and the funds in the account, will go to the joint holder, even if your will directs otherwise. Similarly, retirement accounts and life insurance policies are distributed to the beneficiaries you designate, so it is important to keep them up to date too.

Online Will Makers
If you have a simple, straightforward estate and an uncomplicated family situation, writing your own will – with the



help of a good online will making program – is a viable alternative to hiring an attorney and much cheaper. Like tax software, these online tools will guide you through a series of questions and will insert your answers into a will for you, and it usually takes less than 20 minutes from start to finish. Three top-rated do-it-yourself options include the Quicken WillMaker & Trust 2021 downloadable software (available at nolo.com) that costs \$100 and works with Windows and Macs and is valid in every state except Louisiana; LegalZoom (legalzoom.com), which offers basic wills for \$89 or \$99 if you'd like assistance from an independent attorney; and

Trust & Will (trustandwill.com) which charges \$89 for a basic will. If that's more than you're willing to pay, consider FreeWill (freewill.com), which is a completely

free will making resource made possible with the support of nonprofit organizations.

When to Hire a Lawyer
If you have considerable financial assets or a complex family situation, like a blended family or child with special needs, it would be smart for you to seek professional advice. An experienced lawyer can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone. The National Academy of Elder Law Attorneys (naela.org) and the National Association of Estate Planners & Councils (naepc.org) websites are good resources that



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

have directories to help you find someone in your area. Costs will vary depending on your location and the complexity of your situation, but you can expect to pay somewhere between \$200 and \$1,000 to get your will made. To help you save, shop around and get price quotes from several different firms. And before you meet with an attorney, make a detailed list of your assets and accounts to help make your visit more efficient.

Make it Valid

Be aware that to make your will valid, you must sign and date it and have it witnessed according to the laws of your state. Most states require two witnesses who are not listed as beneficiaries in your will to watch you sign it. Some states also require that a notary witness the signing as well. Nationalnotary.org can tell you if a notary is needed to legalize a will in your state, if remote notary services are available, and how to access such online services to execute your will if you are sheltering at home during the pandemic.

CSRMEMBERS! weneedtostayconnectednowmorethanever!

please Sign up for the CSR E-Newsletter and update us if you have moved

To sign up for the CSR E-Newsletter, please visit

[www.castaretirees.org/
csnewsletter](http://www.castaretirees.org/csnewsletter)



To update your contact information, please email

csrinfo@calretirees.org

CHAPTER MEETING NOTICES

PLEASE NOTE: FOR THE SAFETY OF OUR MEMBERS AND THEIR FAMILIES, ALL CSR MEETINGS AND ACTIVITIES HAVE BEEN CANCELED THROUGH MARCH 2021. IF YOU HAVE ANY QUESTIONS, PLEASE EMAIL CSRINFO@CALRETIRES.ORG

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

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

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; LEspinoza@CalRetirees.org; **Vice President:** Phyllis Johnson; **Treasurer:** Kathleen Elwell; **Secretary:** Dianne Welsh,

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Lily Gee, (650) 992-2526; **Treasurer/Chapter Membership Chair:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe, (209) 602-7775; **Vice President:** Alice Powell, (209) 677-9136; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650

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.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, veronicacupcake57@gmail.com; **Vice President:** Karen Smith-Sayer (530) 277-7357, kpsayer@charter.net; **Secretary:** Sue D'Errico, (707) 954-2904, sue.derrico@yahoo.com; **Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net.

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 304.9894, LAllard@CalRetirees.org; **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@ymail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, donnacooker@msn.com.

CHAPTER 10

SAN LUIS OBISPO

President: Ranell Bailey, (805) 610-4400; **Vice President:** Ron Garcia, (805) 543-2511; **Secretary:** Pearl Cole, (805) 489-5194; **Treasurer:** Marsha Epstein, (805) 704-0723

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; CChristensenFountain@CalRetirees.org; **Vice President/Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380;

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

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

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Warren Schlatter, (530) 605-1588, WSchlatter@CalRetirees.org; **Vice President:** Robert Black, (530) 722-0511, bob_linda@charter.net; **Secretary:** Audrey Sandeen, (530) 221-3500, theswede8243@gmail.com; **Treasurer:** Georgene Gibson, (530) 529-0277, rbjeepman10@hotmail.com; **Chapter Membership Director:** Ed Huey, (530) 246-9456, csrchapter13@gmail.com.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, VHerrera@CalRetirees.org; **Vice President:** Joyce Finch, (530) 873-1165, joycef14@sbcglobal.net; **Secretary:** Todd Mayer, (530) 519-2897, toddmayer@comcast.net. **Treasurer:** Susan Sears, (530) 532-0149, sjsears@sbcglobal.net

CHAPTER 15

SIERRA FOOTHILLS

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

CHAPTER 16

SAN JOAQUIN COUNTY

President: Evelyn (Evie) Poppa-McKenna, (209) 608-2149, suzypoppa@yahoo.com; **Vice President:** Marina Estrada, (928) 592-7087; **Secretary/Treasurer:** Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com.

CHAPTER 17

GREATER SAN DIEGO

President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Vice President:** Vacant; **Secretary:** Gloria Koch, (619) 455-1917, kochgloria303@gmail.com; **Treasurer:** Diane Whorton, (619) 467-7861, dlw.union@gmail.com

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Natalie Daugherty, (707) 485-8857; **Treasurer:** Dorothea M. Parsons, (707) 462-1209; **Secretary:** Marilyn Saegert, (707) 513-8943.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Raymond Cole, (818) 898-9613, flipcole@yahoo.com; **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Ron Franklin, (707) 938-2288, RFranklin@CalRetirees.org; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Harold Rose, (707) 542-5628.

CHAPTER 23

SAN JOSE AREA

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

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Ophelia Rabanal, (661) 458-6588, ORabanal@CalRetirees.org; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbriel, (661) 333-0575, ckimbriel@bak.rr.com; **Treasurer:** Joe Salcido, (661) 477-2015, joe.salcido@yahoo.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; RLaverentz@CalRetirees.org; **Vice President:** Roberta Aminian, (805) 368-5838; **Secretary/Treasurer:** Esther Whitcomb, (805) 874-1434

CHAPTER 34

ORANGE COUNTY-SANTA ANA

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

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Larry Long, (559) 781-8761.

CHAPTER 36

MONTEREY BAY AREA

President: Quen Quigley, (831) 261-7540, QQuigley@CalRetirees.org; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Christine Checchettini

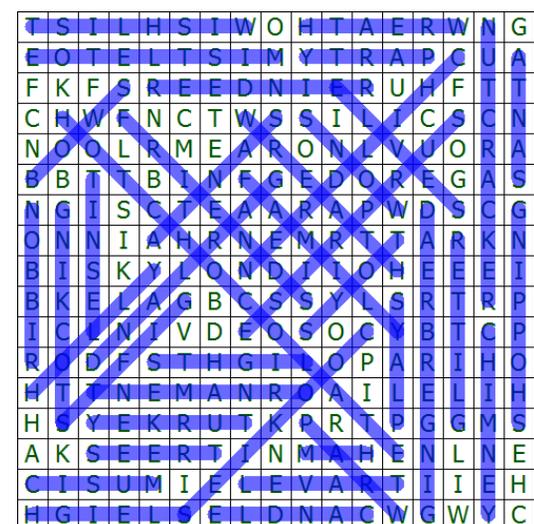
CHAPTER 165

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



The words SANTA and WREATH appear twice.

You deserve better, choose high quality



CalPERS retirees: Consider a Kaiser Permanente Senior Advantage (HMO) Medicare health plan for:

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Our Medicare health plan is rated 5 out of 5 stars in California for 2021, making it the longest-running 5-Star Medicare health plan in the nation (2012-2021).²

2021 benefit highlights



Rides to and from your doctor visits at no cost³



Meals delivered to your home after a hospital stay at no cost⁴



To learn more and find out how to enroll, call us toll-free:
1-877-619-7752 (TTY 711), 7 days a week, 8 a.m. to 8 p.m.
Or go to **kp.org/calpers**.

1. When appropriate and available. **2.** Every year, Medicare evaluates plans based on a 5-star rating system. **3.** If you have a medical emergency, call **911**. **4.** Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.



Welcome aboard new members!

Now that you have become a member of the largest and most experienced state retiree organization in California, we want to properly welcome you aboard.

California State Retirees (CSR) has 26 different chapters statewide, and there is one just right for you. Members who don't specify which chapter they want to be in are automatically placed in the chapter within their zip code. Just let us know if the chapter you have been assigned is where you want to stay.



A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 14 and 15 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings, where state retiree issues are discussed; a variety of speakers appear and lunch is served. At some chapters, new members receive complimentary lunches.

<p>Chapter 1</p> <p>Elizabeth Fain Felice Grant Elizabeth Johnson Brian Zeltmann Pearlie Sabino</p>	<p>Cynthia Riggs Yvonne Hyde Naheed Nematee Alma Koki</p>	<p>Chapter 11</p> <p>Michael Themins Francis Aguilar Debra Wilson Cecilia Negrete Roberta Rhoades Victoria Pozuelo Kathryn Rodrigues Sandra Rogers Ilaria Rodarte Kelly Stone Pamela Farley</p>	<p>Chapter 20</p> <p>Patricia Esule Vergel Alberto Armik Karimian Sharon Li</p>	<p>Chapter 34</p> <p>Karen Cathey Chunte Melvin Adriana Martinez Theresa Hancock Cheryl Juarez Bruce Zagala Nikolao Livingston</p>	<p>Chapter 165</p> <p>Nicole Burgess Teresita Dorantes Lynda Cassidy Shane Schilling Gary Strength Nicolae Ardelean Sandra Granger Richard Williams Peggy Luers Robert Granger Victor Canales Phillip Hess Jennifer Reed-Aguayo Adrienne Dean Renato Quebada Alma Garcia Yeweinwaha Getachew</p>
<p>Chapter 2</p> <p>Catherine Douglas Lanese Wright Diana Thomas-Bell Pauline Curtis Nikki Baumrind Nina Kemp Katy Romo Demetrio Nucal Remedios Templo John Disney Resineo Caluza Shannon Mcdonald Dorthea Johnson Michael Fitch Norman Lee Billy Cowan Robyn Fitzwater Lori Tomita Laura Harden-Colon Sean Liu Patricia Vassar Jeffrey Recht Manuel Contreras Anthony Trahan Sandra Nugent Juan Riggins Patricia Bronson Dyhana Stewart-Jefferson Jeanette Louie Cheryl Schrader Gean Aguilar Janice Lawhorn James Hill Merca Sito Li Zhao Merylee Quan Robert Derosé Charlene Washington Michelle Toussand</p>	<p>Chapter 5</p> <p>Susan Sonoyama Victor Clutter Stuart Moore Sharon Davidson Dolores De La Torre Bradley McBride Jo Crivello Donna Charles</p>	<p>Chapter 12</p> <p>Ruth Arevalo Darla Harlow Blanca Perez De Martinez</p>	<p>Chapter 21</p> <p>Robert Brown Howard Jackson Christina Hood Alexandra Bordokoff Cy Quintillan Suzette Burstein Felipa Lee Janet Mahoney Debra Mares</p>	<p>Chapter 35</p> <p>John Molezzo Donald Perkins Linda Salazar Armando Lamas</p>	
<p>Chapter 3</p> <p>Paul Robinson Jung Kim</p>	<p>Chapter 6</p> <p>Catherine Negapatan Clark Robbins Alicia Rose Caroline Bell Lucinda Arias Erin Strauss Yvette Sutterfield Oriental Collier Joyce Bernatzke Catherina Lim Diana Aman Silvia Ocegüera Paula Quinones Hussaini Alam</p>	<p>Chapter 13</p> <p>Paul Mofield Merlene Reese-Gora Larry Rose</p>	<p>Chapter 23</p> <p>Victoria Rodriguez Mary Romanolo Paul Mbonu James Lee</p>	<p>Chapter 36</p> <p>Thomas Caraccioli Tommy Marquez Huong Nguyen Cynthia Compean Jodi Apelt Lance Turner</p>	
<p>Chapter 4</p> <p>Elizabeth Desoto Nellie Cargile Michael Moore Debbie Miles</p>	<p>Chapter 8</p> <p>Maurice Daniels Laurie Sheppard</p>	<p>Chapter 14</p> <p>Andrew Atkinson Barbara Jacobs Trevor Evans Michael Baker Joseph Dimaggio</p>	<p>Chapter 31</p> <p>Vicki Rodriguez Christina Urias Kimberly Ng Apolonia Lejarde Debra Buenconsejo</p>		
	<p>Chapter 9</p> <p>Patrick Mullen Beth Anderson Luzviminda Banada Theresa Marquez Cheryl Smith Valerie Villegas</p>	<p>Chapter 15</p> <p>Charla Jensen Julian Simental Mark Lesko Barbara Mazzola Glenda Hlawaty Martha Servin Andrew Mitchell Audrey Boderman Christie Davis Rochelle Gibson</p>			
	<p>Chapter 10</p> <p>Joe Tipton Stephanie Chavez Lani Woods Juan Marin Lillian Stanley Lillian Stanley Mark Hooymann Lawrence Taylor Cynthia Yost Margaret Regan</p>	<p>Chapter 16</p> <p>Blanca Ornelas Grimm Dolores Salcido</p>			
		<p>Chapter 17</p> <p>Patricia Saucedo Lorena Noriega Susan Gibson Olivia Ponce De Leon Michael Sarmiento Carmelita Wade-Joseph Binh Nguyen Priscilla Castaneda Arnulfo Caraulia</p>			

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.



Our digital tools

optumrx.com /calpers is a fast, easy and secure way to get the information you need to make the most of your pharmacy benefit.

Website features and tools

Set up your online account at [optumrx.com /calpers](http://optumrx.com/calpers) and:

- Compare medication prices at different pharmacies.
- Locate a network pharmacy.
- Manage medication for covered dependents and spouses.
- View real-time benefits and claims history.

If you use home delivery, you can:

- Transfer retail prescriptions to home delivery.
- Track orders.
- Refill home delivery prescriptions.

While on the go

Access your pharmacy benefits and manage your prescriptions from your smartphone or tablet with the [OptumRx app](#).

- Find drug prices and lower-cost alternatives.
- View your claims history.
- Locate a pharmacy.
- Access your ID card, if your plan allows.
- Manage medication reminders.
- Transfer retail prescriptions to home delivery.
- Refill or renew home delivery prescriptions.

My medication reminders
Manage text message reminders online.



OptumRx is a pharmacy care services company helping clients and more than 65 million members achieve better health outcomes and lower overall costs through innovative prescription drug benefit services. Learn more at optum.com. All Optum trademarks and logos are owned by Optum, Inc. All other trademarks are the property of their respective owners.

CALIF^{OR}NIA STATE RETIREES

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

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



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

- 1. Advocacy:** CSR has 88 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. 40,000 Members Strong & 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