

CALIFORNIA STATE RETIREES



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JANUARY 2021

CSR 2020: A Year of Challenge and Triumph

While many things changed in 2020, the one thing that did not is the continued support of California State Retirees (CSR) to our members throughout the state. It was a challenging year for so many including many of our 40,000 retired state employees. We could not have imagined a virus would impact the world and bring so many parts of our communities and the economy to a halt. While there was much unexpected and unprecedented fallout from the COVID-19 pandemic, CSR was able to unlock the true potential of our organization. Our focus will always be on our primary mission: protecting the pensions and health benefits of retired state workers. CSR members used this time to come together to fulfill our commitment to helping every member have a voice in the Legislature and at CalPERS in 2020 and beyond.

Your CSR Board of Directors acted swiftly and decisively to protect our members so business was conducted as usual. This includes several immediate decisions to prepare for and implement new business protocols and communications outreach to best serve the members.

We were able to do so much last year, here are some of the things we did:

- Produced the California State Retiree newspaper; filling it with important safety tips, CalPERS updates, CSR news, including health updates from CSR HBC member Larry Woodson and legislative articles from Ted Toppin.
- CSR members continued to have access to a wide variety of member benefits and discounts.
- CSR members were sent CSR designed face masks. In an effort to provide a safety measure for all our members, staff distributed the

masks to the Board of Directors, Chapter Officers, Committee Members, Delegates and Ambassadors. Chapters were also allotted masks for their chapter members. A total of 2,800 masks to date have been distributed to CSR members.

- In the absence of chapter meetings, CSR communicated directly with new members to discuss the CSR mission and the member services CSR provides. This includes multiple letters directly from CSR President Tim Behrens addressing the pandemic, the effect it could potentially have on member services and monthly updates on pandemic related issues affecting CSR members.
- Provided assistance to CSR members who experienced issues at CalPERS and other entities as well as representing individuals by intervening on their behalf in the protection of their pension and healthcare benefits.
- Maintained close communications with CalPERS to ensure members received timely information as it pertained to COVID-19 updates, pension protection, health care access, 2021 health premium rates and plan changes, open enrollment, the Long Term Care insurance program changes and risk mitigation strategies.
- CSR President Behrens, HBC Chair Larry Woodson, and members of the Board of Directors and HBC Committee consistently

served as retiree representatives at monthly CalPERS Board and committee meetings, pivoting to virtual representation during the COVID-19 pandemic, to ensure the retiree's voice is always heard.

- Due to the serious effects that the pandemic and economic shutdown had on members of CSR and older Californians, CSR partnered with the California Food Bank. We made a considerable donation to support those impacted by the pandemic, particularly seniors and retired state employees.
- CSR partnered with the California Firefighter Foundation to support seniors and retired state employees who were impacted by the fires throughout the state.
- Virtually educated policymakers about our issues.

Thank you to all the CSR members who used this year to come together in mutual support of our organization and of course, our dedicated leadership for responding to the members needs while continuing to improve member services.

We send you all our well wishes! We cannot wait to see everyone soon once we get back to normal.

For more information on CSR, visit www.calretirees.org.

••DATED MATERIAL - PLEASE DO NOT DELAY••



CALIFORNIA STATE RETIREES
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RETURN SERVICE REQUESTED



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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 extension of the in-person meeting suspension, 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**.

Join us! 40,000 Strong and Growing!



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

Office Use Only

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

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834



California State Retirees iPAC 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 _____

Party Registration (optional) Democrat Republican None Other _____

I hereby authorize the California State Retirees to withhold a designated amount from my pension for California State Retirees' political action fund. I understand that this political activity amount is a voluntary, non-tax-deductible contribution. This authorization will remain in effect until cancelled by me or California State Retirees and I understand that cancelling my California State Retirees membership will terminate this voluntary contribution.

Signature _____ Date (MM-DD-YY) _____

CSR Issues PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly pension for California State Retirees' Issues PAC (NO maximum/month)

Contribute to the CSR Issues PAC
I would like to make a contribution to California State Retirees' Issues PAC
Enclosed is my check for:
 \$10 \$25 \$50 \$100 Other _____
(NO maximum/year)

CALIFORNIA STATE RETIREES: 3000 ADVANTAGE WAY SUITE 100 SACRAMENTO, CA 95834

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS

NEWS FROM CALPERS

New App Offers COVID-19 Exposure Alerts

California has launched a new app called CA Notify that alerts users when they may have been exposed to COVID-19. The app, designed to help slow the spread of the virus, is voluntary, free of charge, and designed to protect users' privacy. The system does not use or store personal or device information. Once you activate or enable CA Notify and turn on your phone's Bluetooth, the app works in the background. It sends you an alert when you've been in close contact with another CA Notify user who has tested positive for the virus, allowing you to make decisions around quarantining and testing. CA Notify is a voluntary opt-in system that alerts people to potential COVID-19 exposure but without communicating any personal, identity, or location data. It works only when you turn on the

Exposure Notification feature on an iPhone or install the app on an Android device and keep Bluetooth enabled. The technology exchanges randomly generated, anonymous numbers with phones you've been within six feet of for 15 minutes or longer. The codes last for 14 days and then are deleted from your device. If another CA Notify user you've been near in the last two weeks tests positive for COVID-19 and adds their unique, anonymous verification code to the app, you'll get an anonymous notification that you have potentially been exposed. As a CA Notify user, if you get a positive COVID-19 test result, you'll receive a text message with a random code from the California Department of Public Health. You enter the code into the app, which then triggers an alert to CA Notify-enabled phones you've been in

close contact with during the last 14 days. The app was developed by the state in partnership with Apple and Google and tested through pilot programs at seven University of California campuses. While it's not a contracting tracing app, the state anticipates it could augment contact tracing efforts and make a difference in slowing the spread of the virus. California is one of nearly 20 other states that have launched apps based on the Google and Apple Exposure Notification technology. Users of Android devices can download CA Notify from the Google Play store and activate. iPhone users running iOS 13.7 or later can enable Exposure Notification directly from Settings. "When combined with other actions like wearing masks and physical distancing, CA Notify

can help curb the transmission of COVID-19," said Mark Ghaly, M.D., California Health and Human Services Secretary. "Every day that is saved in alerting others of a possible exposure, is a day that a possibly infectious person can begin self-quarantine and reduce the spread. This technology is another way for Californians to take proactive steps to keep themselves, their loved ones and their communities safe."

We encourage CalPERS members to opt-in to CA Notify and help reduce the spread of COVID-19.

For more information, visit the CA Notify website.

www.canotify.uchealth.edu

Retiring Soon? Here's What You Need to Know

Congratulations on your upcoming retirement! While it's an exciting time, you may have some remaining questions. Check out frequently asked questions from soon-to-be retirees.

Can I work after I retire?

Yes, you can work after retirement, however, you cannot be employed by a CalPERS employer for a period of 180 days after your retirement date without reinstating from retirement, except under certain conditions. Contact your employer for the exceptions. The 180-day waiting period applies without exception if you receive a Golden Handshake or any other employer incentive to retire. Be sure to review the CalPERS Employment After Retirement publication (PDF) for specific guidelines and restrictions.

When will I get my first retirement check?

This depends on your retirement date and when your final documents are received and

processed by CalPERS. In most cases, you'll receive your first check in the first part of the month after you have retired. For example, if your retirement date were September 4, your first check



would be paid to you in the first week of October. However, each case is different. Please contact CalPERS if you would like to know exactly when your first check will be sent.

How often will I be paid when I retire?

You will receive a single check at the beginning of each month for the previous month's benefits. The

State Controller's Office issues the checks and determines the mailing dates. For tax purposes, your December check is always dated the first day of the new year. View pay days.

Can I find out in advance what amount I'll receive on my check or direct deposit transfer?

You can view your most current month's retirement check online using myCalPERS. You can also view previous retirement or benefit check statements going back five years.

I already have direct deposit, but I don't want to receive statements by mail. Can I opt out of receiving a paper copy of my direct deposit notification?

You can opt out of receiving a paper copy of your benefit check direct deposit notification. Log in to myCalPERS to change your mailing preferences.

How do I change my address after I retire?

Once you're retired you can log in to myCalPERS to change your address. You can also contact us by phone or in writing, or you can download the Member Change of Address form (PDF) and fax or mail it to CalPERS.

PUZZLES Holiday Word Search



Football Word Search

Find 54 terms related to football. Words can appear horizontally, vertically and diagonally, both backward and forward.

Also, we've hidden an extra word that's the goal for every professional football player. Can you find it?



WORD LIST

- | | | |
|---------------|--------------|-------------|
| AFL | EXTRA POINT | OVERTIME |
| NFL | FACE MASK | PASS |
| ASTROTURF | FALSE START | PENALTY |
| AUDIBLE | FIRST DOWN | PICK |
| BACKFIELD | FUMBLE | PUNT |
| BALL CARRIER | GOAL LINE | QUARTERBACK |
| BLITZ | GUARD | RECEIVER |
| BLOCK | HANDOFF | RUSHING |
| CENTER | HALFBACK | ROUTE |
| CLIPPING | HEISMAN | SACK |
| COIN TOSS | HOLDING | SAFETY |
| COMPLETION | HUDDLE | SLANT |
| DEADBALL | INTERCEPTION | SPIKE |
| DEFENSE | KICKOFF | TACKLE |
| DELAY OF GAME | MOTION | TOUCHDOWN |
| DRAW | NEUTRAL ZONE | TURNOVER |
| DRIVE | OFFENSE | UMPIRE |
| END ZONE | OFFSIDE | |

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FACEBOOK: @CALIFORNIASTATERETIREES

TWITTER: @CASTATERETIREES

LINKEDIN: @CALIFORNIASTATERETIREES

WEBSITE: WWW.CALRETIREES.ORG



ANSWERS ON PAGE 9



Clam Chowder

Ingredients

- 1/2 pound bacon, cut into 1/2 inch pieces
- 5 unpeeled potatoes, diced
- 2 carrots, diced
- Salt and pepper to taste
- 2 (6.5 ounce) cans chopped clams with juice
- 2 (1.8 ounce) packages dry leek soup mix
- 1 quart half-and-half

Directions

Place the bacon in a large pot and cook over medium-high heat, stirring occasionally, until crisped and browned, about 10 minutes. Remove the bacon with a slotted spoon, leaving the drippings in the pot. Set the bacon aside. Stir the potatoes and carrots into the bacon fat. Season with salt and pepper, and cook for 5 minutes, stirring frequently. Pour the juice from the clams into the pot, and add enough water to just cover the potatoes. Bring to a boil, then reduce heat to medium-low, cover, and simmer until the potatoes are just tender, 10 to 15 minutes. Gently stir the leek soup mix into the potatoes until no lumps of soup remain. Stir in the clams, reserved bacon, and half-and-half cream. Cook and stir until the chowder returns to a simmer and thickens, about 10 minutes more.



To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

On behalf of our Health Benefits Committee, I wish all CSR members a happy and healthy new year!

In this column I want to share some information on Medicare which may be useful to those of you approaching 65 or whose qualified dependent is approaching 65. If eligible for Medicare, your CalPERS plan will change to either a Medicare Advantage Plan, if you choose, or to a Medicare Supplement Plan (Medicare plus a Pers PPO plan currently PersCare, Choice, or Select Supplement). I will also share information on CalPERS reimbursement for Medicare Part B premium charges by Social Security, including how to receive increased reimbursement if your family income exceeds a set threshold, requiring payment to Social Security of more than the standard cost (Income-Related Monthly Adjustment Amount or IRMAA).

If you are retired, over age 65 and eligible for premium-free Medicare Part A and premium-based Medicare Part B, CalPERS requires you to enroll in both Part A and Part B, and then transfer into a CalPERS Medicare health plan to continue CalPERS health coverage. You will receive a notification from CalPERS four months prior to the month you turn 65. This notification informs you of CalPERS requirements to continue your health coverage, Medicare Enrollment and Eligibility Information, Medicare Plan Options, and an Ineligibility of

Medicare Certification form. If you are eligible for premium-free Medicare Part A, you must enroll in Medicare Part A and Part B and transfer to a CalPERS Medicare health plan. SSA allows you to enroll in Medicare Part A and Part B three months prior to your 65th birth month. By enrolling in Medicare Part A and Part B prior to your 65th birth month, CalPERS will work with Center for Medicare and Medicaid Services (CMS) to obtain your Medicare information and automatically transfer you to a CalPERS Medicare health plan. If you don't enroll for Medicare prior to 65 or for some other reason the information is not obtained by CalPERS you must initiate proof you have been granted Medicare by following the guidance in the Medicare Enrollment Guide found on the CalPERS website at this link; www.calpers.ca.gov/docs/forms-publications/medicare-enrollment-guide.pdf.

I highly recommend accessing this link and reading the entire guide or call CalPERS and ask for a hard copy.

If the CalPERS subscriber or your eligible dependent don't receive a letter from CalPERS 4 months prior to turning 65, you should inquire by contacting the CalPERS customer support at **888-225-7377**. **If you delay contacting SSA for Medicare coverage, you could have your CalPERS coverage cancelled the month after you or your dependent turn 65.**

When you or qualified dependent turn 65, if one still is under 65 and not Medicare eligible yet, your choice of plans will be limited to the same carrier. For example, you can't elect to join United Health Care Medicare Advantage (MA), if your under 65 spouse is on PersChoice. You would have to elect the PersChoice supplement to Medicare. You could change during the next open enrollment to an MA plan, providing the carrier was serving your geographic area. **Medicare Part B Reimbursement by CalPERS for State and CSU Retirees**
State and CSU retirees are

fortunate to have a Part B reimbursement benefit with some exceptions for those with very recent hired dates (see the Medicare Enrollment Guide). Retirees from locally contracted governments do not receive this benefit. In 2021 the standard Part B amount Social Security will deduct from your SS benefit is \$148.50. CalPERS will automatically reimburse you that amount as an add-on to your pension check or deposit.

If your Modified Adjusted Gross Income (MAGI) exceeds specified thresholds you will be charged more by Social Security for Part B. The increases in premiums are referred to as Income Related Monthly Adjustment Amounts. The IRS reports your income to Social Security so they automatically charge you more if you exceed the thresholds. There are 5 thresholds with increasing costs for Part B depending on your MAGI. They are on the SS website and will be in a letter you will receive from SS if your MAGI exceed the standard threshold.

The good news is CalPERS reimburses you for the IRMAA amounts, **but only if you submit documentation to CalPERS as required**. CalPERS mails letters at the end of the year to members who will be receiving an IRMAA adjustment the following year, with instruction on how to request additional Part B reimbursement. It involves sending CalPERS all pages of the notice from Social Security detailing your increased Part B premium. This can be done by mail or electronically on myCALPERS:

- Log on to myCALPERS
 - Go to the Health tab
 - Select Health Plan Summary and scroll to Health Deductions
 - Select Submit Documents link to upload your documents
- It does require scanning your documents and saving them to a file for attachment to your submittal to CalPERS. It's important to note that:
- For every year you exceed the standard amount threshold and

want reimbursement, you must submit the SS notice in its entirety for the upcoming year

- Your MAGI is base on income 2 years prior to the upcoming year
 - CalPERS will reimburse Part B for both you and your qualifying dependent on Medicare, essentially double the amount. However, you must submit the documentation for each of you
 - It takes CalPERS up to 60 days to process your request for higher reimbursement. Often the January reimbursement is at the standard amount and they retroactively add the increase to the next month's reimbursement
 - Part B reimbursement may not exceed the difference between CalPERS monthly premium contribution amount, which varies from year to year, and the premium for the health plan in which you are enrolled. For example, if you are not fully vested and are not on a 100/90 contribution amount, your Part B may not be fully or even partially reimbursed.
- I hope this information is helpful to some of you. If you have questions, I encourage you to contact CalPERS and/or their website. Personally I found the customer service representatives very knowledgeable and helpful regarding these Medicare procedures.



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

2021 CalPERS Retirement Check Pay Days

Benefits are paid at the beginning of the month for the previous month's benefits. For tax reasons, your December retirement check is always dated the first day of the New Year.

The State Controller's Office issues checks and determines mailing dates. If you have direct deposit, contact your financial institution to see when funds are placed in your account.

BENEFIT MONTH	Southern California/ Out of State MAILING DATE	Northern California MAILING DATE	DIRECT DEPOSIT DATE
January	January 28	January 29	February 1
February	February 25	February 26	March 1
March	March 29	March 30	April 1
April	April 28	April 29	April 30
May	May 27	May 28	June 1
June	June 28	June 29	July 1
July	July 28	July 29	July 30
August	August 27	August 30	September 1
September	September 29	September 30	October 1
October	October 28	October 29	November 1
November	November 29	November 29	December 1
December	December 30	December 31	January 3, 2022

The State Controller's Office distinguishes Northern and Southern California using Zip Codes:

- Southern California is between 90000 through 93599
- Northern California is between 93600 through 96199



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](https://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](#).

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- 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.



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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.

CSR ELECTION



How to Find Affordable Housing for Seniors

Dear Savvy Senior,
Are there any resources to help seniors find and pay for senior apartments? My aunt, who's 75 years old, needs to find a new place to live but has very little money. What can you tell me?
Searching Sarah

Dear Sarah,
Finding affordable senior housing options can be difficult depending on where your aunt lives. Senior apartments for some retirees are a good option, and you'll be happy to know that there are a number of government programs that can help out financially. Here are some tips that can help you and your aunt find a low-income senior apartment that fits her budget and living preferences.

Start with HUD

There are several different government programs available today that can help individuals who qualify to locate and pay for housing, including:

- **Housing Choice Voucher Program (Section 8):** This program allows you to find the housing you want. The government provides the amount allowed by your voucher to the landlord each month.
- **Privately owned subsidized housing:** HUD helps some apartment owners offer reduced rents to low-income tenants.
- **Public Housing:** These communities are generally

apartment buildings or complexes that are overseen by a city or county public housing agency, and are available to low-income families, the elderly and those with disabilities.



- **Low-Income Housing Tax Credit:** This program provides housing to low income families and includes rents that don't exceed a fixed amount.
- **Section 202 Supportive Housing for the Elderly:** This initiative helps seniors and the disabled. It offers housing for individuals who are able to live mostly on their own but need assistance with certain daily tasks like cleaning and cooking. For more information about these programs and to locate apartments in your aunt's area that may offer them, visit the U.S. Department of Housing and Urban Development rental assistance page at

HUD.gov/topics/rental_assistance.

You can also search for low-income housing at senior living sites like **After55.com** and

SeniorHousingNet.com.

If you or your aunt don't have internet access or have troubling maneuvering the internet, you can also locate nearby affordable housing options by calling your local housing authority – call **800-955-2232** to get your local number. If your aunt lives in a location that spans multiple counties, check with the housing authority in each one to compare.

How to Choose

If you or your aunt find several apartment choices that fall within her budget, she should consider



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

what's important to her. She may want housing that's close to family, religious organizations, senior centers, or places she visits regularly, like grocery stores, parks or gyms.

Or, if she has a disabling condition, it may be especially critical for her to find a living space that has easy access to important services like senior transportation and health care centers.

In your housing search, you may also come across some red flags that indicate a retirement community wouldn't be a good fit for your aunt. Keep an eye out for extra fees that may be applied to everyday items or perks you normally wouldn't think about like laundry service, parking or pets. You should also make sure the apartment is in good condition and then scout out the neighborhood. Ask yourself if the community is clean and well maintained and if there is any debris or messy landscaping. If you notice anything out of the ordinary, follow up with questions before your aunt signs a rental contract.

CSR MEMBERS!

WE NEED TO STAY CONNECTED NOW MORE THAN EVER!

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.CASTATERETIREES.ORG/
CSRNEWSLETTER](http://WWW.CASTATERETIREES.ORG/CSRNEWSLETTER)**



**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

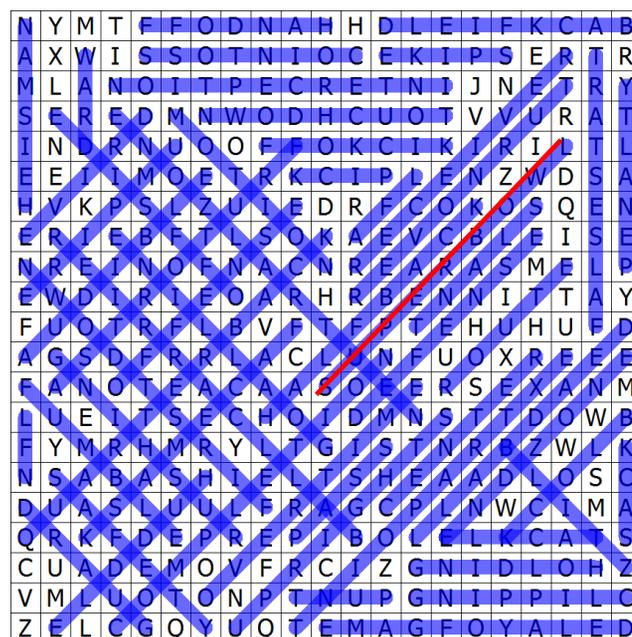
SACRAMENTO

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

LIFE'S MOST PERSISTENT AND URGENT QUESTION IS, 'WHAT ARE YOU DOING FOR OTHERS?'

MARTIN LUTHER KING JR.

answers from page 5



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.

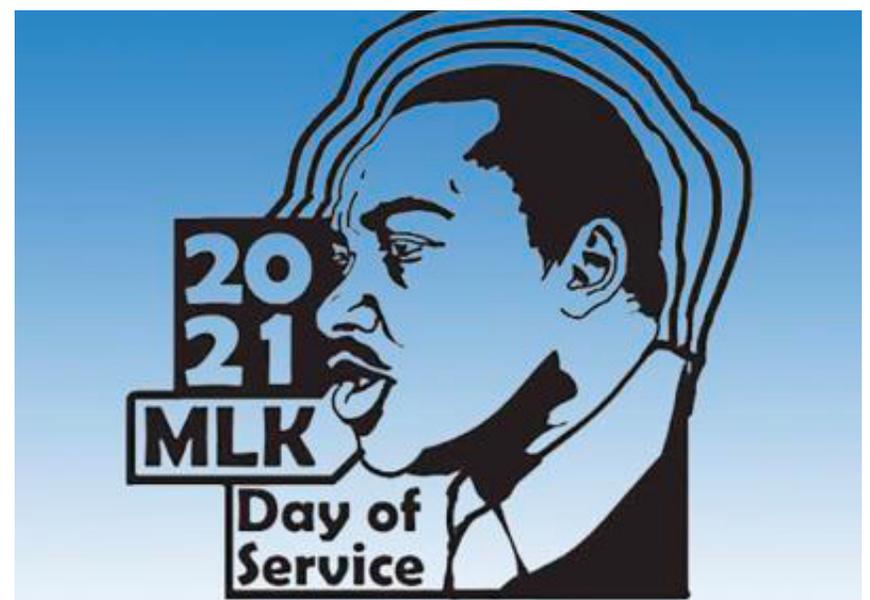


A phone call to your chapter president or a visit to your chapter's next meeting is the best way to become acquainted with everything CSR has to offer. Check out pages 14 and 15 for the phone and email information of your chapter president. Each chapter encourages new members to attend their meetings,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

Chapter 1	Chapter 4	Chapter 11	Chapter 21	Chapter 34	Chapter 165
Anabelle Trajano Isabel Geronimo Remedios Sullera Patrick Keenan Francis Ridad Vijendra Prasad Lloyd Kwok	Lucimar Acevedo James Sweeters Debbie Walker Leticia Estevez Diane Lee	Victoria Pozuelo Linda Hanner Susan Skaggs Macaria Padilla Karen Moore Robin Gaffney Janet Ramsey Kimberlee Garcia Judy Clifton Joseph Silva Tessie Alvarez	Cynthia Miller Graziella Danieli Patrick Peterson Hooshang Marashi Sandra Hawkins Yvonne Hanson Gail Brodie Patrick Avelino Mohammad Chowlah Terri Davis Audrey Morales Chantal Vincent	Maria Yuasa Jimmy Kung Patricia Lee Amelia Carrillo Tuan Nguyen	Cheryl Jenkins Jamie Halford Leeann Veurink Charles Weeks Laura Hall Robert Wilson Marianne Yannetta Patricia Mora
Chapter 2	Chapter 5	Chapter 14	Chapter 23	Chapter 35	Chapter 36
Catherine Douglas Eric Gaines Trang Luong Julie Solomon Kathleen Patterson Olmstead Lezlie Cannon Eric Martin Harman Sufi Adrian Woodfork Concepcion Schenck Daniel Callahan Vera Clark Michael Nelson Lisa Carr-Robinson Tonya Odums Kathryn Casey Trinette Williamson Sherri Colston Michael Rhym Daralyn Harrison Leslie Esparza Janice Watson Michael Reese Helen Jeffries Darlessia Worthen Jose Jaramillo Diane Herlihy Brenda Ford Ronald Addington Elsa Vega Susan Bautista Georgina Fong Cynthia Alire Donnalakshmi Selvaraj Anita Van Laningham An Truong	Sandra Von Herrmann Max Carrillo Donna Moore Roxanna Randall	Barbara Jacobs Jeffrey Beach Gabrielle Smith Danielle Simpkins Deborah Goza	Jeffrey Hall	Jetina Matthews Karen Sawtelle Oscar Jackson Kerry Diaz	Diane Ipong-Gonzales
Chapter 3	Chapter 6	Chapter 15	Chapter 26	Chapter 31	
Ronald Schafranek Richard Ortiz Mattie Dawson Gerald Hodgkinson Jose Gamino Romeo Hernandez Jose Plascencia	Terance Davis Deborah Gonzalez Margaret Barcelona Leilani Reyes Carlotta Logan Emanuel Jarreau Valerie Duncan Carol Saavedra Demetria Poole Mary Paramo Jacqueline Edwards Eugene Mateo Jocelyn Solomon Jesse Trinidad	Barbara Mazzola Dennis Weber Jennifer Durand Christine Ames Raymond Allen Mary Hughes-Gudeman Karen Meyer	Susan Fink Robin Flores Teresa Wasson Christine Bradshaw	Feleceia Williams-Brown Jacinta Bastone Luz Rodriguez De Tapia Cheryl Peckham Letitia Poteet Michael Bianchi Larry Hernandez Gloria Martinez Marina Guzman Betty Berriochoa Cynthia Carter Cynthia Weber	
	Chapter 8	Chapter 16	Chapter 17	Chapter 20	
	Cheryl Ness Stephen Lee	Steve Orozco Apolonio Ascencio Rebecca Hill Long Evelyn Hernandez Theron Malone	Staceylynn Sims Ali Shahmiri Glenn Davis Maria Martinez Vanessa Cherry-Dunn Ronald Weems Brian Dotimas Alicia Ventinilla	Lawrence Snipes Andrew Nierenberg Rony Aucedo Nels Samuelson Aris Krikorian	
	Chapter 9	Chapter 10			
	Pauline Csiszer Belen Quintana Martin Belieff Catalina Luna Domingo Andres Samuel Aquino	Belinda Hedrick Maria Bettencourt Celestina Morales Kathleen Cook Korla Mcfall Estella Michel Katherine Reis Patricia Willett Betty Price Rachel Milotz Steven Brough Teresa Stanton			

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.

JAN. 20, 2021 MLK DAY



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 89 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