

CALIFORNIA STATE RETIREES



Vol. XXXII No. 7

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

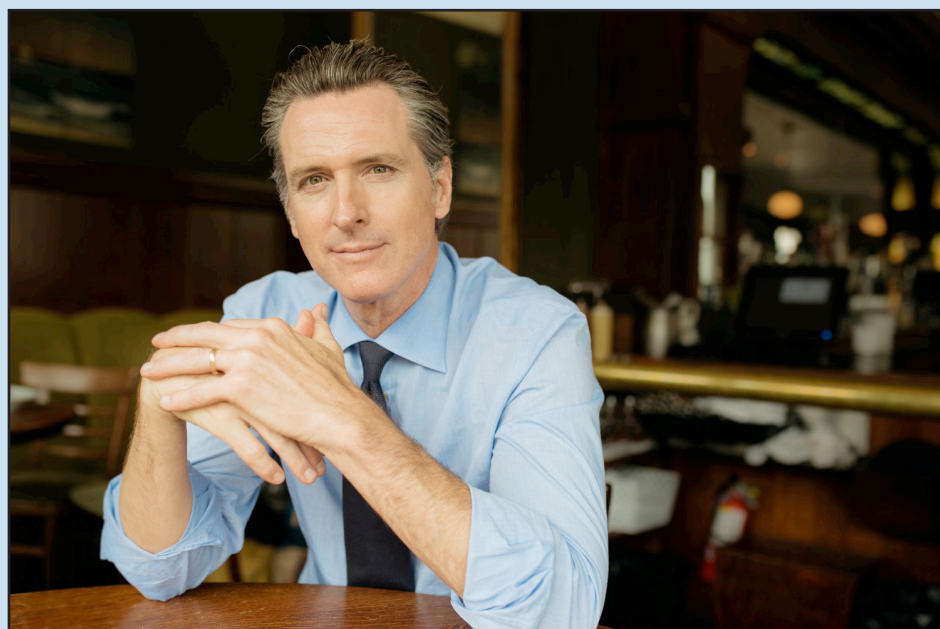
JULY 2018

CSR endorses Gavin Newsom for Governor of California

California State Retirees continues to be a non-partisan organization supporting and endorsing candidates who have our members' best interest in mind and will help in aiding our mission: to protect the pension and health benefits of all retired state employees. CSR determines which candidates to support by looking at past voting practices as well as their platform despite party affiliation.

During the last several months, CSR leadership and members have attended various political events throughout the state. The participation at these events alongside the work done by our PAC committee (*Have you joined the CSR PAC?*) has given CSR enough information to make informed decisions to endorse certain candidates statewide.

With that being said, CSR has officially announced its endorsement of Gavin Newsom in the 2019 race for Governor of California. Newsom has served



California State Retirees have officially announced the endorsement of Gavin Newsom who is running for Governor of California in the 2019 elections.

as Mayor of San Francisco from 2004-2010 and has been the Lieutenant Governor since 2011. CSR President Tim Behrens said "The California State Retirees is endorsing Gavin Newsom for Governor because he is going to protect our pension and health care benefits". He is being endorsed by

The California Labor Federation, SEIU, Teamsters Joint Council, California Teachers Association, and the California Nurses Association, just to name a few. To learn more about Gavin Newsom, please visit www.gavinnewsom.com.

At the CSR Board of Directors meeting held in San Diego in late June, the Board endorsed the following candidates for constitutional office:

- Governor:** Gavin Newsom
- Attorney General:** Xavier Becerra
- Insurance Commissioner:** Ricardo Lara
- Superintendent of Public Instruction:** Tony Thurmond

At that same Board meeting, the Board also endorsed Southern California legislative candidates who are advantageous to CSR and our mission. The CSR-endorsed candidates listed

have demonstrated support for CSR and its members through questionnaires and meetings, and are well positioned to be successful in November.

Assembly:

- AD 26 Devon Mathis (R-Visalia)
- AD 30 Robert Rivas (D-Hollister)
- AD 39 Luz Rivas (D-Los Angeles)
- AD 45 Jesse Gabriel (D-Encino)
- AD 54 Sydney Kamlager (D-Los Angeles)
- AD 76 Tasha Boerner Horvath (D-Carlsbad)

Senate:

- SD 08 Andreas Borgeas (R-Fresno)
- SD 16 Shannon Grove (R-Kern)
- SD 22 Mike Eng (D-Los Angeles)
- SD 24 Maria Elena Durazo (D-Los Angeles)
- SD 32 Bob Archuleta (D-Whittier)

As a reminder, CSR has endorsed:

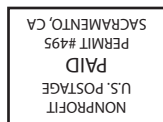
- Controller:** Betty Yee
- Secretary of State:** Alex Padilla
- Treasurer:** Fiona Ma
- Lieutenant Governor:** Ed Hernandez

Each advanced to the general election and all are Democrats who are running against opponents with records and/or policy positions that are less supportive of state retirees.

Northern California candidates will be approved at the Northern California PAC meeting in August. In the June primaries, CSR-endorsed legislative candidates advanced in 83 of 83 races.

To see the complete election results for CSR-endorsed candidates, please visit page 4 of the *Retiree*. For more information, please contact CSR HQ at CSRinfo@CalRetirees.org or call 888.808.7197.

• DATED MATERIAL - PLEASE DO NOT DELAY •



CALIFORNIA STATE RETIREES
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CALPERS 2019 HEALTH PLAN RATES

2019 State Health Premiums Preferred Provider Organization (PPO) Plans Only June PHBC Final Proposed Premiums

Basic (B)	2018			2019			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem EPO Del Norte	\$724.16	\$1,448.32	\$1,882.82	\$764.78	\$1,529.56	\$1,988.43	5.61%
PERS Choice	724.16	1,448.32	1,882.82	764.78	1,529.56	1,988.43	5.61%
PERS Select	661.29	1,322.58	1,719.35	492.24	984.48	1,279.82	-25.56%
PERSCare	776.19	1,552.38	2,018.09	929.89	1,859.78	2,417.71	19.80%

Total PPO Basic Change 2.83%

Medicare (M)	2018			2019			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
PERS Choice	\$345.97	\$691.94	\$1,037.91	\$360.41	\$720.82	\$1,081.23	4.17%
PERS Select	345.97	691.94	1,037.91	360.41	720.82	1,081.23	4.17%
PERSCare	382.30	764.60	1,146.90	394.83	789.66	1,184.49	3.28%

Total PPO Medicare Change 3.74%

Combination Plans	2019					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
PERS Choice	\$1,125.19	\$1,584.06	\$1,179.69	\$1,125.19	\$1,485.60	\$1,584.06
PERS Select	852.65	1,147.99	1,016.16	852.65	1,213.06	1,147.99
PERSCare	1,324.72	1,882.65	1,347.59	1,324.72	1,719.55	1,882.65

2019 State Health Premiums Health Maintenance Organization (HMO) Plans Only June PHBC Final Proposed Premiums

Basic (B)	2018			2019			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem HMO Select	\$796.73	\$1,593.46	\$2,071.50	\$742.89	\$1,485.78	\$1,931.51	-6.76%
Anthem HMO Traditional	841.34	1,682.68	2,187.48	1,034.48	2,068.96	2,689.65	22.96%
Blue Shield Access+	752.32	1,504.64	1,956.03	799.03	1,598.06	2,077.48	6.21%
Health Net Salud y Más	471.51	943.02	1,225.93	376.89	753.78	979.91	-20.07%
Health Net SmartCare	790.73	1,581.46	2,055.90	728.70	1,457.40	1,894.62	-7.84%
Kaiser CA	717.38	1,434.76	1,865.19	708.39	1,416.78	1,841.81	-1.25%
Kaiser Out of State	957.05	1,914.10	2,488.33	964.68	1,929.36	2,508.17	0.80%
Sharp	624.70	1,249.40	1,624.22	593.66	1,187.32	1,543.52	-4.97%
UnitedHealthcare	704.59	1,409.18	1,831.93	695.77	1,391.54	1,809.00	-1.25%
Western Health Advantage	720.44	1,440.88	1,873.14	706.79	1,413.58	1,837.65	-1.89%

Total HMO Basic Change 0.37%

Medicare (M)	2018			2019			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Traditional	\$370.34	\$740.68	\$1,111.02	\$357.44	\$714.88	\$1,072.32	-3.48%
Kaiser CA	316.34	632.68	949.02	323.74	647.48	971.22	2.34%
Kaiser Out of State	316.34	632.68	949.02	323.74	647.48	971.22	2.34%
UnitedHealthcare	330.76	661.52	992.28	299.37	598.74	898.11	-9.49%

Total HMO Medicare Change -1.21%

Combination Plans	2019					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Anthem HMO Traditional	\$1,391.92	\$2,012.61	\$1,335.57	\$1,391.92	\$1,749.36	\$2,012.61
Kaiser	1,032.13	1,457.16	1,072.51	1,032.13	1,355.87	1,457.16
Kaiser Out-of-State	1,288.42	1,867.23	1,226.29	1,288.42	1,612.16	1,867.23
UnitedHealthcare	995.14	1,412.60	1,016.20	995.14	1,294.51	1,412.60

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NEWS

Public sector unions lose fair share fees, CSR unaffected

On the last day of the Court's session, the United States Supreme Court issued a decision in Janus v. AFSCME. This long anticipated decision ruled that non-members of public sector unions cannot be charged "agency fees", often referred to as "Fair Share Fees". In a 5 to 4 vote, the Court overruled the 41-year old unanimous Abood decision that held that non-members can be charged a fee by the union to cover the cost of a union's collective bargaining efforts. While the decision will have broad implications nationwide, there is no immediate impact on the California State Retirees. For rank-and-file public sector labor unions representing active employees in California and throughout the country, there will be some big changes as they adapt to becoming solely volunteer member organizations. Impacted unions anticipated this decision since at least 2016 and have been working, or should have been working, to educate employees about the value of membership and collective representation. For more information, please contact CSRinfo@CalRetirees.org

CalPERS adopts health rates with a 1.16 percent increase-see tables on page 2

In June, CalPERS Board of Administration approved health care rate and plan changes for 2019 that include an average 1.16 percent overall premium increase. Members enrolled in CalPERS' Basic (non-Medicare) Health Maintenance Organization (HMO) health plans will see a 0.37 percent average premium increase. Members enrolled in Preferred Provider Organization (PPO) plans will see an overall average increase of 2.83 percent. CalPERS Medicare plan enrollees will see their premiums increase by an average 1.37 percent. The new rates will take effect on January 1, 2019.

According to the PwC's Health Research Institute, health care costs for employers and insurers nationwide are projected to

increase 6 percent in 2019.

CalPERS is projected to spend \$9.3 billion in 2018 to purchase health benefits for 1.4 million active and retired state, local government, and school employees and their families.

Among notable health plan and benefit changes for 2019:

- Overall rates for seven of the nine HMO plans will be less than the 2018 rates.
- Health Net will leave the Sacramento market in 2019.
- Blue Shield Access+ will exit eight Bay Area counties in 2019.
- A pilot program for reference-pricing pharmaceuticals will begin with three therapeutic classes: Nasal corticosteroids, thyroid medications, and estrogens. Reference-pricing has been shown to improve transparency in drug

pricing by offering members lower-cost therapeutic alternative drugs.

- The PERS Select Basic PPO plan will adopt a value-based insurance design. The approach aims to improve quality and lower costs associated with health care by emphasizing primary care and introducing cost incentives to lower deductibles.
- SpineZone, an online back and neck pain program, and Wisdom, a study to optimize breast cancer screening, will be available to PPO members.

"CalPERS continues to champion health care innovation to improve health outcomes and reduce costs," said Priya Mathur, president of the CalPERS Board. "Despite the volatility in health

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UPCOMING EVENTS 2018

July 4 (Wednesday)

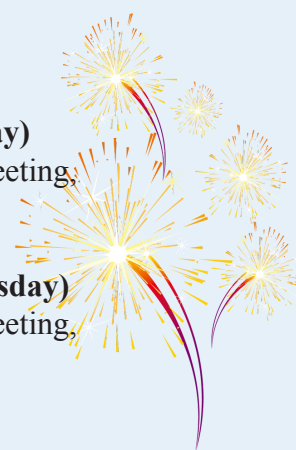
4th of July-HQ closed

July 17 & 18 (Tuesday & Wednesday)

CalPERS Board of Administration meeting.
Offsite: Concord/Walnut Creek

August 14 & 15 (Tuesday & Wednesday)

CalPERS Board of Administration meeting.
Lincoln Plaza North, 400 P St.,
Sacramento



August 13 (Monday) 10:00 a.m. - 12:00 p.m.

Northern PAC meeting
Hilton Arden West 2200 Harvard Street
Sacramento, CA 95815

September 3 (Monday)

Labor Day-HQ closed

October 22 & 23 (Monday & Tuesday)

CSR Delegate Assembly
Hilton, Sacramento Arden West 2200 Harvard
Street Sacramento, CA 95815

CSR endorsed candidates perform on Election Day 87 out of 88 advance to November

CSR enjoyed another very productive election day on June 5. Votes are still being counted, but it is clear that 87 out of 88 CSR-endorsed candidates have advanced to the November election under California's unique "top-two" primary system. Four out of the five statewide candidates, 70 of 70 Assembly candidates, and 13 out of 13 Senate candidates endorsed by CSR will appear on the general election ballot. Here are the complete election results for CSR-endorsed candidates.

Open seat candidates are in bold.

STATE ASSEMBLY CANDIDATES

Office Sought	Name	Where They Finished
AD-01 Asm.	Brian Dahle (R)	1
AD-02 Asm.	Jim Wood (D)	1
AD-03 Asm.	James Gallagher (R)	1
AD-04 Asm.	Cecilia Aguiar-Curry (D)	1
AD-05 Asm.	Frank Bigelow (R)	1
AD-06 Asm.	Kevin Kiley (R)	1
AD-07 Asm.	Kevin McCarty (D)	1
AD-08 Asm.	Ken Cooley (D)	1
AD-09 Asm.	Jim Cooper (D)	1
AD-10 Asm.	Marc Levine (D)	1
AD-11 Asm.	Jim Frazier (D)	1
AD-12 Asm.	Heath Flora (R)	1
AD-13 Asm.	Susan Eggman (D)	1
AD-14 Asm.	Tim Grayson (D)	1
AD-16 Asm.	Catharine Baker (R)	1
AD-17 Asm.	David Chiu (D)	1
AD-18 Asm.	Rob Bonta (D)	1
AD-19 Asm.	Phil Ting (D)	1
AD-20 Asm.	Bill Quirk (D)	1
AD-21 Asm.	Adam Gray (D)	1
AD-22 Asm.	Kevin Mullin (D)	1
AD-23 Asm.	Jim Patterson (R)	1
AD-24 Asm.	Marc Berman (D)	1
AD-25 Asm.	Kansen Chu (D)	1
AD-27 Asm.	Ash Kalra (D)	1
AD-28 Asm.	Evan Low (D)	1
AD-29 Asm.	Mark Stone (D)	1
AD-31 Asm.	Joaquin Arambula (D)	1
AD-32 Asm.	Rudy Salas (D)	2
AD-33 Asm.	Jay Obernolte (R)	1
AD-34 Asm.	Vince Fong (R)	1
AD-35 Asm.	Jordan Cunningham (R)	1
AD-36 Asm.	Tom Lackey (R)	1
AD-37 Asm.	Monique Limón (D)	1
AD-38 Asm.	Dante Acosta (R)	1
AD-41 Asm.	Chris Holden (D)	1
AD-42 Asm.	Chad Mayes (R)	2
AD-43 Asm.	Laura Friedman	1
AD-44 Asm.	Jacqui Irwin (D)	1
AD-46 Asm.	Adrin Nazarian (D)	1
AD-47 Asm.	Eloise Gomez Reyes (D)	1
AD-48 Asm.	Blanca Rubio (D)	1
AD-49 Asm.	Ed Chau (D)	1
AD-50 Asm.	Richard Bloom (D)	1
AD-51 Asm.	Wendy Carrillo (D)	1
AD-52 Asm.	Freddie Rodriguez (D)	1
AD-53 Asm.	Miguel Santiago (D)	1



Ted Toppin

CONSTITUTIONAL OFFICE CANDIDATES

Office Sought	Name	Where They Finished
Controller	Betty Yee	1
Lt. Governor	Ed Hernandez	2
Treasurer	Fiona Ma	1
Secretary of State	Alex Padilla	1
BOE 2	Cathleen Galgiani	3
Totals:	4/5 Advance	

AD-55	Asm. Phillip Chen (R)	1
AD-56	Asm. Eduardo Garcia (D)	1
AD-57	Asm. Ian Calderon (D)	1
AD-59	Asm. Reggie Jones-Sawyer (D)	1
AD-60	Asm. Sabrina Cervantes (D)	2
AD-61	Asm. Jose Medina (D)	1
AD-62	Asm. Autumn Burke (D)	1
AD-63	Asm. Anthony Rendon (D)	1
AD-64	Asm. Mike Gipson (D)	1
AD-65	Asm. Sharon Quirk-Silva (D)	1
AD-66	Asm. Al Muratsuchi (D)	1
AD-67	Asm. Melissa Melendez (R)	1
AD-68	Asm. Steven Choi (R)	1
AD-69	Asm. Tom Daly (D)	1
AD-70	Asm. Patrick O'Donnell (D)	1
AD-71	Asm. Randy Voepel (R)	1
AD-73	Asm. William Brough (R)	1
AD-74	Asm. Matthew Harper (R)	1
AD-75	Asm. Marie Waldron (R)	1
AD-77	Asm. Brian Maienschein (R)	1
AD-78	Asm. Todd Gloria (D)	1
AD-79	Asm. Shirley Webber (D)	1
AD-80	Asm. Lorena Gonzalez Fletcher (D)	1
Totals:	70/70 Advance	

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The power to connect us



A free public service, California Relay Service (CRS) brings an array of accessible telecommunications services to individuals who are Deaf, hard of hearing, Deaf-Blind, or have difficulty speaking.

Making a Relay call is as simple as dialing 711. You will be connected to a Communication Assistant (CA) who will facilitate the call. Callers speak directly to each other, and the CA relays the conversation as needed.

Services include:

- **TTY** A TeleTypewriter/Text Phone allows those who are Deaf or hard of hearing to type their messages and read the other person's responses.
- **VCO** Voice Carry Over lets those who have hearing loss speak directly to the person they are calling and read what is being said to them.
- **HCO** Hearing Carry Over is for those who can hear but have difficulty speaking over the phone. Users can listen to the other party and type their responses.
- **DBS** Deaf-Blind Service allows those who are Deaf-Blind to type their side of a conversation and read the responses in Braille.
- **STS** Speech-to-Speech uses specially-trained CAs to revoice a conversation for those who have difficulty speaking.
- **Captioned Telephone** For those who have difficulty hearing over the phone, a Captioned Telephone (CapTel®) displays everything that is being said to them on a built-in display screen.
- **Voice** For standard telephone users calling individuals who use Relay services, Voice will connect them using the appropriate Relay service.
- **Spanish** All Relay calling options are available in Spanish. Bilingual CAs are available to process Spanish-to-Spanish Relay calls.

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California Relay Service

The power to connect us all.

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California Relay Service
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MEMBERS ON THE MOVE



CSR CFO Jerry Fountain, District B Director Susanne Paradis and District E Director Keith Umemoto wait for the meeting to begin.



Chapter 6 officers share a laugh during a break. L-R: Secretary Patsy Hollis, President J. Dee Stoddard and Vice President Bob Rice.



CSR members discuss the reports of the day at the June Board meeting in San Diego.



CSR legislative advocate Ted Toppin of Blanning and Baker and CSR PAC chair Dick Mesa review the agenda.



CSR chapter 4 President Marta Zaragoza waits patiently at the microphone to speak during the finance committee meeting.



CSR chapter 1 Vice President Stella Torrez and District A Director Sharon Stoltzman catch up over a cup of coffee at the June Board of Directors meeting.

MEMBERS ON THE MOVE



CSR President Tim Behrens and his beautiful wife Pat. Congratulations to the newlyweds!



CSR President Tim Behrens swears in our newly elected chapter officers. Thank you for your dedication to CSR!



The CSR finance committee hard at work at the June Board of Directors meeting in San Diego.



Some of the wonderfully talented and hardworking ladies of CSR at the June Board of Directors meeting in San Diego.



CSR members, including District C Director Mary McDonnell sign in before the next committee meeting.



CSR's health benefits committee take a moment to acknowledge chair Larry Woodson for his continued dedication and support to CSR and its members.

Top 10 brain stretching activities

Just as our bodies need physical exercise to stay fit and healthy, our brains also need constant exercise to stay sharp and mentally strong. Researchers believe that following a brain-healthy lifestyle and performing regular, targeted brain exercises help our brains continue to learn new things. Mental exercise stimulates the brain and can help seniors sharpen their thinking, reasoning, memory and processing abilities. Experts recommend sticking to brain training that involves everyday activities. “Almost any silly suggestion can work,” says David Eagleman, a neuroscientist and assistant professor at Baylor College of Medicine, in Houston, Texas. “Drive home via a different route or brush your teeth with your opposite hand. The brain works through associations, so the more senses you involve the better.”

Buttoning your shirt or tying

your shoes with your eyes closed are effective ways to exercise your brain. You can also try eating a meal with a friend without talking, only utilizing visual cues and gestures to express yourself. Another great brain game resource is your daily newspaper.

“Simple games like Sudoku and word games are good, as well as comic strips where you find things that are different from one picture to the next,” says Dr. John E. Morley, director of St. Louis University’s Division of Geriatric Medicine and author of “The Science of Staying Young.”

Brain exercises are both enjoyable and productive, and the health benefits are worth the effort.

Test your memory

Write down a list of words on a piece of paper, then memorize them. Wait an hour, then see how many items you can recall. Make items on the list as challenging as possible for the greatest mental

stimulation.

Do math

Figure out math problems in your head without the aid of a pencil or calculator. Increase the challenge by walking at the same time.

Make dinner

Cooking uses many senses: smell, touch, sight and taste, as well as your sense of space and time, all of which involve different parts of the brain.

Learn a language

Learning a language stimulates different parts of the brain. What’s more, a rich vocabulary may help slow down cognitive decline. Many Holiday Retirement communities have language clubs. It’s never too late to learn French, Spanish or sign language!

Map your way

When you visit a different place, try to draw a map of it when you get home. Do this every time you go out.

Become a foodie

When eating a meal, try to identify each individual ingredient, including any herbs or spices. Write them down.

Discover a new hobby

Take up a hobby that uses your fine-motor skills, such as knitting, drawing, painting or building models.

Get creative

Using your imagination is a great brain exercise. Imagine how you might redecorate your house or landscape your yard. Coloring is a great creative and relaxing outlet too!

Chat with a friend

One of the most important cognitive activities for seniors is engaging in meaningful conversation.

Stay active

Games and puzzles are excellent cognitive activities for seniors. These types of activities engage the brain, keeping it stimulated and engaged.

Article courtesy of Holiday Retirement



California State Retirees iPAC Application

(Print) Last Name	First Name	Initial	Social Security No.	Chapter No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number and Street	City	State	Zip Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Retirement Date (MM-DD-YY)	Home Phone	Email		
<input type="text"/>	<input type="text"/>	<input type="text"/>		
From Which State Agency did you Retire?				
<input type="text"/>				
How Did You Hear about Us?	Recruiter's Name			
<input type="text"/>	<input type="text"/>			

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)

Senior dining discounts

Applebee's: 10-15% off. May require Golden Apple Card (60+) *

Arby's: 10% off – Also reports of a free drink (55+) *

A&W All American Food: 10% senior discount *

Backyard Burger: Free drink with purchase

Ben & Jerry's: 10% off for seniors (60+) *

Bob's Big Boy: Discount varies by location (60+) *

Bonefish Grill: AARP members 10% off

Boston Market: Discount varies by location (65+) *

Burger King: 10% off (60+) plus additional discounts on coffee and soft drinks

Bubba Gump Shrimp Company: 10% off for AARP Members and 10% military discount

Captain D's Seafood: "Happy Wednesday Offer" Choice of 8 meals + drink for \$4.99 or less- (62+) *

Carrabba's Italian Grill: 10% off entire meal for AARP Members

Carrows Restaurants: Golden 55 Menu: Offers discounted breakfast, lunch & dinner (55+)

Chart House: 10% off for AARP members only

Chick-fil-A: Chick-fil-A offers a free

refillable senior drink, not including coffee *

Chili's Restaurant: Chili's offers a 10% senior discount (55+)

Claim Jumper: 10% off for AARP members

Corky's Homestyle Kitchen & Bakery: Offers special senior menu AND a Senior's Frequent Diner Card (buy 9 get 1 free) (55+)

Country Kitchen: Great Senior Menu (55+)

Culvers Corner: 10% off senior discount (60+)

Dairy Queen: 10% off for seniors. Free small drink at some locations *

Denny's: Senior discount varies, 15% off for AARP members verified *

Dunkin' Donuts: AARP members receive a free donut with the purchase of a large or XL beverage *

Einstein's Bagels: 10% off (60+)

El Pollo Loco: 10% senior discount (60+), 15% military discount

Fazoli's: Join "Club 62" for special senior menu items (62+)

Friendly's Restaurants: 10% off meal w/ free coffee at breakfast or free small Sunday during non-breakfast hours

Fuddrucker's: 10% off any senior platter (55+)

Gatti's Pizza: 10% off (60+)

Golden Corral: Senior discount varies

by location *

Hardee's: \$0.33 beverages everyday

IHOP: Great discounts on senior menu items (55+)

Jack in the Box: up to 20% off (55+)

KFC: Free small drink with any meal (55+)

Krispy Kreme: 10% off (50+) *

Landry's: 10% off for AARP members (50+)

Long John Silver's: Various discounts at locations (55+) *

McCormick & Schmick's: 10% savings on food and beverages (excluding alcohol) for AARP members (50+)

McDonald's: Discounts on coffee everyday (55+)

Mrs. Fields: 10% off at participating locations (60+) *

The Oceanaire Seafood Room: AARP members receive 10% off of food and non-alcoholic beverages every day

Outback Steakhouse: 10% off AARP members for meals (alcohol excluded)

Old Country Buffet: Daily discounts for seniors (55+)

Papa John's: Various discounts at locations. AMAC members receive 25% off, enter code "25SAVE" *

Perkins: Fifty-Five Plus menu Offers special deals (55+)

Polo Tropical: 10% off (50+)

Ponderosa Steak Houses: Senior menu available (60+) *

Rainforrest Cafe: 10% off for AARP members (50+)

Richie Roman's Barbecue: 10% off (52+)

SaltGrass: Save 10% for AARP members (50+)

Sizzler: Offers "Honored Guest Menu" (60+) *

Sonic: 10% off or free beverage (60+)*

Subway: 10% off (60+) *

Taco Bell: 5% off; free beverages for seniors (65+)

TCBY: 10% off (55+)

Tea Room Cafe: 10% off for seniors (50+)

The Old Spaghetti Factory: Spaghetti Factory "Senior Menu" offers discounted list of menu items

Uno Pizzeria & Grill: "Double Nickel Club" 25% off on Wednesday (55+)

Village Inn: 10% off (60+)

Waffle House: 10% off every Monday (60+)

Wendy's: Senior age and special offer will vary *

Whataburger: Free drink w/ purchase of a meal (55+) *

White Castle: 10% off (62+)

**varies by location*



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 • 1108 O Street, Suite 300 • Sacramento, CA 95814

www.CalRetirees.org/joinus

3981a

PUZZLES The Grimacing Gardener

ANSWERS ON PAGE 15



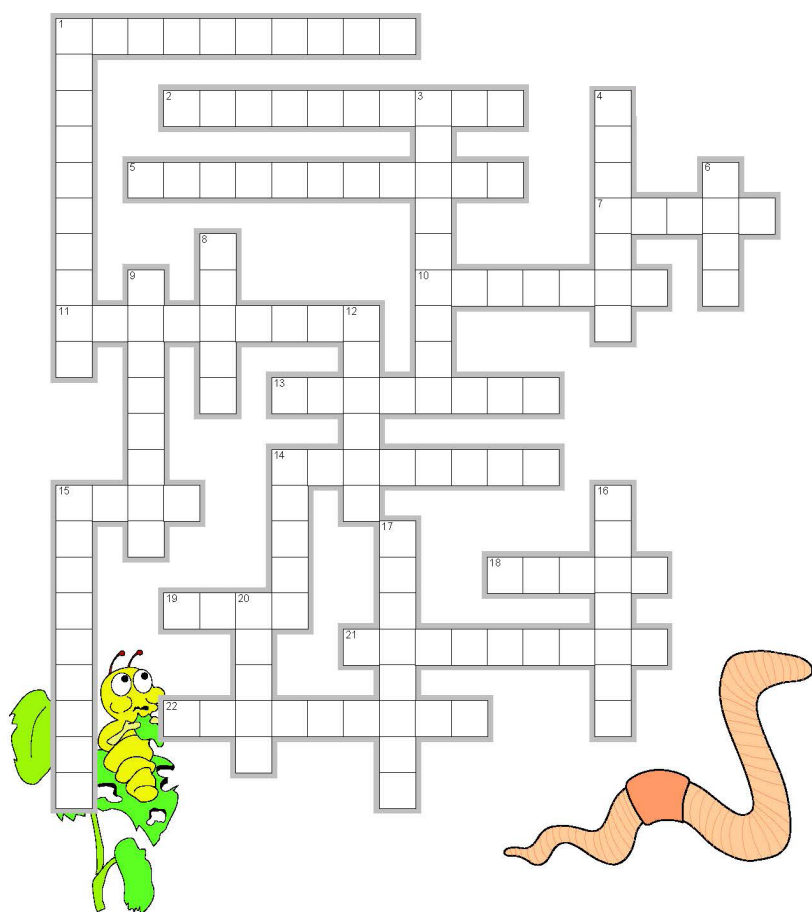
Mediterranean Tuna Antipasto Salad

Ingredients

- 1 15-19-ounce can beans, such as chickpeas, black-eyed peas or kidney beans, rinsed
- 2 5- 6-ounce cans water-packed chunk light tuna, drained and flaked
- 1 large red bell pepper, finely diced
- ½ cup finely chopped red onion
- ½ cup chopped fresh parsley, divided
- 4 teaspoons capers, rinsed
- 1½ teaspoons finely chopped fresh rosemary
- ½ cup lemon juice, divided
- 4 tablespoons extra-virgin olive oil, divided
- Freshly ground pepper, to taste
- ¼ teaspoon salt
- 8 cups mixed salad greens

Directions

Combine beans, tuna, bell pepper, onion, parsley, capers, rosemary, ¼ cup lemon juice and 2 tablespoons oil in a medium bowl. Season with pepper. Combine the remaining ¼ cup lemon juice, 2 tablespoons oil and salt in a large bowl. Add salad greens; toss to coat. Divide the greens among 4 plates. Top each with the tuna salad.



ACROSS

1. Overuse can lead to runoff that damages surface waters
2. Small pits on tubers indicate this disease (2 wds.)
5. Noisy unwanted reptile
7. Too much or too little of this is a common problem.
10. Plant with edible, tart stalks but poisonous leaves
11. Overuse of this class of weedkiller can injure plants
13. Fungus that infects corn plants
14. Shield-shaped insect that gives off an unpleasant odor when crushed (2 wds.)
15. Insect-eating underground dwellers
18. Used to suppress weeds, but too much can cause rot
19. This type of soil drains slowly and can cause root damage
21. Showy springtime problem
22. Rash-causing weed (2 wds.)

DOWN

1. Disease that causes scorched-looking new leaves
3. A thick type of unwanted grass
4. Type of caterpillar that cuts off seedlings just above the ground
6. Animal that grazes, leaving damaged woody plants, roses, fruits and vegetables
8. Prickly plant or shrub
9. Winged annoyance, especially around fresh fruit (2 wds.)
12. Ugly nocturnal insect that feeds on tender new growth
14. Type of soil that often does not retain water or nutrients
15. Umbrella-shaped fungi
16. Nocturnal animal that loves sweet corn and strawberries
17. Non-native plant type that spreads on its own
20. Prolific insect that sucks the sap from stems and leaves

FIND US ONLINE OR VISIT WWW.CALRETIRES.ORG



If you need the CSR logo, please email csrinfo@CalRetirees.org

CALIF  **ORNIA**
STATE RETIRES

SAVVY SENIOR

How to find retiree travel perks

Dear Savvy Senior,

What types of travel discounts are available to older travelers? I just retired and am interested in learning about travel deals for people over 60.

Ready To Go

Dear Ready,

There are literally thousands of different travel-related discounts available to retirees that usually start anywhere between the ages 50 and 65. These discounts – typically ranging between 5 and 25 percent off – can add up to save you hundreds of dollars on your next trip. Here's how you can find them.

Ways to Save

The first thing to know is that most businesses don't advertise them but many give senior discounts just for the asking, so don't be shy.

You also need to be aware that when it comes to senior travel bargains, the "senior discount," if available, may not always be the best deal. For example, Hotels, resorts, airlines and cruise lines offer advanced bookings along with special deals and promotions from time to time that may be a lower rate than what the senior discount is. Before you book, always ask about the lowest possible rate and the best deal available.

Another way retirees with flexible schedules can save is to be flexible when you travel. Last minute travel deals can offer huge savings, as well as traveling during off-season or off-peak times, and



avoiding holidays.

Club memberships can also garner you a wide variety of travel bargains. AARP, for example has dozens of travel discounts available on hotels, rental cars, cruises and vacation packages – see AARPadvantages.com. Annual AARP membership fees are \$16 or less if you join for multiple years.

Or, if you don't agree with AARP, there are alternative organizations you can join such as the Seniors Coalition or the American Seniors Association. They can offer discounts on hotels and rental cars.

Types of Discounts

Here's an abbreviated rundown of some of the different travel discounts you can expect to find.

Transportation: For airline travel, Southwest has fully refundable senior fares to passengers 65 and older, British Airways offers AARP members \$65 off economy travel and \$200 off business club travel.

American, United and Delta also offer senior fares in certain markets but are extremely limited.

If traveling by train, Amtrak provides a 10 percent discount to travelers 65-plus and a 10 percent discount to passengers over age 60 on cross-border services operated jointly by Amtrak and VIA Rail Canada.

Greyhound bus lines also offers a 5 percent discount to passengers 62 and older. Most car rental companies offer 10 to 25 percent discounts to customers who belong to membership organizations like AARP or AAA.

Hotels: Many U.S. hotels offer senior discounts (at varying ages) usually ranging between 5 and 15 percent off. For example, Marriott offers a 15 percent discount to travelers 62 and older at over 4,000 locations worldwide. The Wyndham hotel group offers 60-plus guests the best available rate discounts.



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

Restaurants: Some restaurant chains offer senior discounts, ranging from free drinks, to senior menus, to discounts off your total order. National chains that offer these deals include Burger King, Chili's, Chick-fil-A, Dunkin Donuts, Golden Corral, IHOP and Wendy's. Offers can vary by location.

Cruises: Royal Caribbean and Carnival Cruise lines offer discount rates to cruisers 55 and over.

Entertainment and Attractions: Most movie theaters, museums, zoos, aquariums, public golf courses and even ski slopes provide reduced admission to seniors over 60 or 65. If you're 62-plus, you're also eligible for the "Senior Pass," which provides a lifetime entry to 2,000 national parks and recreation sites. You can obtain this pass in person at one of the federal recreation sites for \$80, or online for \$90 at Store.usgs.gov/senior-pass.

To look for other travel discounts on the go, download the Sciddy app at Sciddy.com. This app lets you search for senior discounts and can send you alerts when you're at an establishment that offers them.

CSR members: We want your photos!



For a chance to be featured in our Members on the Move section of the *California State Retiree*, please send CSR HQ your photos! Photo ideas: chapter meetings, political events CSR-related activities, community affairs, holiday events, "then and now" photos, and more. Get creative. We want to feature you! Please send your photos to csrinfo@CalRetirees.org or mail them to: CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.



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what's going
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at CSR

www.castateretirees.org/csnewsletter

To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

On June 19 and 20 the CalPERS Pension and Health Benefits Committee (PHBC) and the full Board of Administration respectively approved the new rates and changes to our health plans. While the overall increases are very low compared to projected increases in rates nationwide, which is good news, there are some huge increases for two of the basic plans and significant increase for a third. There are also other changes which will negatively impact our members. To be clear, the majority of state retirees will see no or mild rate increases. Those who will be facing higher out of pocket costs to retain their current plan include all those on the Anthem HMO Traditional plan who will have an average increase of 22.96 percent. For a single party plan this amounts to an increase of \$193 per month over 2018 or \$2,318 annually. This will be slightly mitigated by an increase in the monthly CalPERS contribution of \$734 for single party coverage which is \$9 higher than current year's \$725. The net increase considering the contribution will be \$184 more per month or \$2,208 annually for a single covered member on Anthem

Traditional HMO. Members will be affected differently based on how many covered family members are on the plan and should refer to the rate charts to see how much more they will have to pay. For example, a subscriber on Medicare with 1 dependent on Basic will be fully covered by the CalPERS contribution. But a subscriber on Medicare with 2 dependents on Basic will have to pay \$224 a month toward the premium. The contribution rates I am giving are based on members who are fully vested state retirees on the 100/90 plans. Members on Anthem PersCare Basic PPO plan also will have huge premium increases, on average 19.8 percent. With full contribution of \$734 the net increase for members will be \$154 per month or \$1,848 annually. Again, members need to refer to the rate charts to determine the exact increase based on the number of family members covered by the basic plan. Combination plan members are affected differently. Approximately 40,000 members and their family members have PersCare including over 7,000 state retirees and dependents.

The third plan with higher rates is the HMO Blue Shield Access+ which will average 6.21 percent or \$38 more per month and \$456 annually for single party coverage after monthly contribution. This increase is much lower than the preliminary proposed increase in May of \$164 per month. This appears to be good news except Blue Shield Access+ is being cancelled for 8 Bay Area counties in 2019: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma. Apparently

by exiting those counties they were able to bring down rates elsewhere. Active employees are proportionately more affected than retirees in the Blue Shield Access+ HMO.

CalPERS News release emphasizes that over 800,000 HMO members will see their premiums decline, misleadingly suggesting member savings for all. The majority of those will not see any gain in their pocketbook since most are on lower cost plans which are and will continue to be fully covered by the monthly contribution rate. The CalPERS fund will save, not necessarily the member.

In December, CalPERS cancelled the Risk Adjustment as a tool to set rates without fully informing stakeholders in advance or seeking our input. CSR strongly objected that decision. CalPERS has employed it successfully for 5 years and touted its benefits in a report to the Board as lately as 4 months prior to cancelling it in a closed session of the PHBC. Of the many benefits of Risk Adjustment was the achievement of greater parity between the higher and lower cost plans.

At the June 19 CalPERS PHBC meeting CSR Executive Vice President Stephanie Hueg and I gave public comment opposing the abandonment of Risk Adjustment and the huge increases in premiums for the highest cost plans. We did support a staff proposed option to lower what would have been a \$142 higher increase per month to PersCare by redirecting part of those excess surplus funds being collected for the PPO plans by CalPERS. That option was approved. We were joined by RPEA Vice President, Al

Darby, who began his comments by endorsing all of CSR's comments.

I also offered a recommendation for the Boards consideration to reinstitute Risk Adjustment just for the self-funded basic PPO plans, whose rates are not set by bargaining with a carrier, but primarily by cost data from the prior year just for those PPO plans. This option was doable and would have evened out the rates among Care, Choice, and Select. Unfortunately, only CalPERS Board member Margaret Brown seemed to pick up on the suggestion. She spoke forcefully against the large increases in both the PHBC meeting and the full Board meeting. She was the only no vote against the rates. Board members Henry Jones and David Miller abstained. All others voted to approve, leaving the highest rates in place.

If you or family members have one of the 3 plans with increased rates, you will need to consider if you can afford the increase based on your individual circumstances or whether to change plans during the open enrollment period which is Sept. 10 through Oct. 5, 2018. Besides the rates, pay attention to the provider networks, which are always subject to change, but not always well communicated. Any new plan you consider, contact the insurer, CalPERS, and the provider (physicians/hospitals) to confirm your preferred providers will be in-network for the plan you want. This is probably good advice for those wanting to stay on the same plan as well. Network changes are of greater concern for those on Basic plans rather than Medicare plans, since the latter has many more providers.



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.



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

To update your information, please call us at
916.326.4292 | 888.808.7197
or email
csrinfo@calretirees.org

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

Kim Featherly
Julian Navarro
Judith Aribon
Tina Gomes
Judy Gonsalves
Terri Hazzard
Yolanda Lopez
Mokhtar Moussaoui
Lori Roesbery
Noralin Samson

Chapter 2

Josephine Blue
Susan Ceccarini
Joyce Dilworth
Kimberly Duvall
Mitzi Eiri
Debra Finch
Debra Foncee
Tina Glorioso
Daniel Gonzales
Dale Gratz
Curtis Hagen
Ellen Harrison
Betty Henderson-Sparks
Daniel Hurtado
Nhung Huynh
Myra Jackson
Julie Jones
Gail King
Alison Krampetz
Jack Lane
Theresa Laster
Gayman Louie
Esther Loveridge
Lauri Merae
Jocelyn Napier
Annie Ohare
Rose Reyes
Rosalind Russell
Jesse Saenz
Denise Silva
Shellie Wallinder
Glenn Welker
Kenneth White
Diane Wong

Chapter 3

Philip Behrens
Joan Dahlgren
Edgardo Diaz
Sordia Perry

Chapter 4

Magdolna Gila
Robert Godwin
Sharon Hawkins
Alfonso Orozco
Marcia Sumpter
Raymond Washington

Chapter 5

Maribel Cortez
Christine Snyder

Chapter 6

Ramiro Aguilar
Carmen Alfaro
Debra Barraza
Rhodora Cabasag
Dreena Dayhollis
Garry Fish
Tonda Fletcher
Sachiko Garcia
Elizabeth Goldberg
Stephen Hull
Lisa Lee
Tara Maurus
Elizabeth Mayorga
Connie Powell
Josie Ramos
Patricia White

Chapter 9

Lelia Aguirre
Laura Baltodano
Matthew Black
Anna Costa
Olin King
John Roldan

Chapter 10

Christina Baker
Elaine Genasci
Cindy Gray
Lisa Hensley
Madeleine Hernandez
Diane Kosarko
Arthur Kuhns
Debra Rawlings
Nancy Siepel

Chapter 11

Connie Eggleston
Stacy Joy
Jentry Luis

Chapter 12

Emilie Carter
Angela Moore
Michelle White

Chapter 13

Emilie Carter
Angela Moore
Michelle White

Chapter 14

Deborah Boyes
Kc Brackett
Andrea Clark
David Day
Michael Gregg

Chapter 15

Raquel Chavez
Raymond Greth
Jarilyn Jones
Harminder Maan
Laura Macy
Christina Mangum
Ehren Pelonio
Benito Ramirez
Debra Starbuck
Richard Voorhees

Chapter 16

John Jeter
Elizabeth Ponce De Leon

Chapter 17

Deborah Andrews
Maria Balestreri
Marilyn Briones
David Fox
Joan Goodwin
Rose Harris
Donna Roelofsz
Martha Stcyr-Eason
Alfredo Talampas
Anne Vanella

Chapter 19

Roger Seymour

Chapter 20

Kathleen Colton
Gregorio Ilasco

Chapter 21

Shirley Bueno
Ronald Constantino
Mario Escalada
Isidra Espiritu
Candelario Saldivar
Andrew Sammons
Miki Seike

Chapter 23

Filipinas Bertulfo

Chapter 26

Rosalinda Compton
James Dunham
Claudia Grandjean-Rios
Alberto Martinez
Patricia Price

Chapter 31

Lucy George
Brooke Moore

Chapter 34

Carl Lofton
William Obrien

Rita Page
Adriana Sorhovigarat
Joel Sterkes
Rosalie Velarde
Mary Zamarripa

Chapter 35

Mary Baker
Leslye Markle
Concepcion Medina
Cynthia Sanchez
Denise Sorina

Chapter 36

Vicki Dunaven
Jeff Frye
Steve Macias
Ramona Rocamora

Chapter 165

Kelly Albrecht
Roger Bankston
John Billingsley
Pamela Cobourn
Kevin Cullen
Nancy Dablin

Karen Estampa
Tonia Gagen
Develon Hughes
Diane Jarrell
Ranald Jarrell
Richard Orrange
Jack Parrish
Adena Reed
Carlos Solis

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.

CalPERS rate tables

continued from page 2

2019 Monthly State Annuitant Contributions June PHBC Final Proposed Premiums

The 2019 maximum State Contribution amounts for annuitants under the 100/90 and 80/80 Contribution Formulas are as follows:

Contribution Formula	100/90		80/80	
	Basic or Medicare	Basic	Basic	Medicare
One-Party Coverage	\$734	\$584	\$278	
Two Party Coverage	1,398	1,171	554	
Family Coverage	1,788	1,520	833	

CalPERS health plan rates

continued from page 3

care, we're always looking for new and creative ways to add value for our members."

To offset the financial impact of changes in patient utilization and other medical cost increases, the Board adopted two "buy down" efforts. Using funds from its health reserve, CalPERS allocated funds to buy down the premium for its PERSCare PPO plan and premiums for Medicare PPO plans.

"The buy down of PERSCare is intended to smooth premium increases over the next two years," said Liana Bailey-Crimmins, CalPERS health director. "We want to make sure that the 35,000 members who belong to PERSCare can reasonably plan for the increased costs."

The 2019 premiums reflect the Board's decision last year to stop risk-adjusting rates. Detailed information on 2019 rates for retired members are available on myCalPERS.ca.gov. CalPERS members can make changes to their health plan choices during the annual **Open Enrollment period, September 10 to October 5, 2018**. Open Enrollment materials and information on health plan options will be available through members' myCalPERS.ca.gov accounts beginning August 27, 2018.

CHAPTER MEETING NOTICES

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen, (510) 527-5131, csrchapter1@gmail.com; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano *Meets in April, August and December unless otherwise announced*
Meeting: TBA. **For more information:** Please contact Carol Bowen.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; **Vice President/Membership:** Phyllis Johnson, (209) 471-2192; **Treasurer:** Kathleen Elwell, (916) 395-3717; **Secretary:** Dianne Welsh, (916) 682-7810

Meets on the first Monday of every month, unless otherwise announced

Meeting: Monday, Aug. 6, 11 a.m. to noon, Lunch; official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** It's Bingo Time! **Menu:** Ham and provolone on sourdough, fresh fruit salad and oatmeal cookie. Veggie: Grilled eggplant with roasted pepper and zucchini on ciabatta bread. Vegan and gluten free by pre-order only. **Cost:** Members eat free. \$3 for guest's payable by sponsor at sign-in upon arrival. **Reservations are required:** Please RSVP or cancel by July 23 at 5 p.m. Contact Phyllis Johnson from 8:30 a.m. to 8:30 p.m. only at the number listed above. **Note:** Meals cannot be served without a reservation. **For additional information:** Please contact Phyllis Johnson at the number listed above - voice mail messages encouraged.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Al Darby, (925) 788-6068; **Secretary:** Cora Fernandez, (650) 952-4885; **Treasurer/Chapter Membership Chair:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com; **Chapter Legislative Chair:** Robert Lehman, (415) 584-5434

Usually meets on the second Friday of June, September and December
Meeting: Friday, Sept. 14, 11:30 a.m. **Where:** United Irish Cultural Center, 2700 45th Ave., San Francisco. **Program:** TBA **Menu:** TBA. **Cost:** \$10 for members and \$12 for guests. **Reservations are required:** Please contact Erlinda Villa by September 11. **Note:** Meals cannot be served without a reservation. **For more information:** Please contact Skip Charbonneau at the number listed above.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (310) 857-8576 **Secretary:** Meryl David, (323) 939-0620; **Treasurer:** Virginia Griffin, (323) 290-3655. **Meeting:** Tuesday, Sept., 11, 11:30 a.m. **Where:** Denny's Restaurant, 10700 Jefferson Blvd., Culver City. **Program:** TBA. **Cost:** Members eat free and nonmembers pay \$15.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe, (209) 602-7775; **Vice President:** Joaquina Canedo, (209) 765-3277; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650; *Usually meets after each CSR Board meeting*

Modesto

Meeting: Wednesday, July 11, 11 a.m. **Where:** Hot Rod Diner, 1515 Herndon Rd., Ceres. **Program:** Benefits programs will be discussed. **Cost:** Free to members. **Reservations are required:** Contact any officer listed above.

Sonora

Meeting: Wednesday, July 18, 11 a.m. **Where:** Sonora Moose Lodge, 20921 Longeway Rd., Sonora. **Program:** Benefits programs will be discussed. **Cost:** Free to members. **Reservations are required:** Please contact any officer listed above.

CHAPTER 6

SAN BERNARDINO/RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 862-1870; **Vice President:** Bob Rice, (909) 744-2279; **Secretary:** Patsy Hollis, (909) 862-7615; **Treasurer:** Jacqueline Carr, (909) 874-8955

Meetings are held quarterly

Meeting: TBA. **For more information:** Please contact one of the officers listed above.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, veronicacupcake57@gmail.com; **Vice President:** Karen Smith-Sayer (530) 954-3631, kpsayer@charter.net; **Secretary/Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net.

Meetings are usually held quarterly
Humboldt

Meeting: Tuesday, July 10, 11:45 a.m. **Where:** Eureka Elks Lodge, 455 Herrick Ave., Eureka. **Program:** Guest speaker from OptumRx. **Reservations are required:** By July 3. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Luanna Allard, (323) 227-4287, estebanos@sbcglobal.net **Vice President:** Raelene Allard, (323) 221-6010, raeleneallard@ymail.com; **Secretary/Treasurer:** Donna Hernandez, (562) 405-1387, donnacooker@msn.com.

Usually meets on the second Wednesday of each month

Meeting: Wednesday, July 11, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12 p.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Program:** Jay Jimenez, CSR Vice President **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

Meeting: Wednesday, Aug. 8, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Sizzler, 15252 East Rosecrans Blvd., La Mirada. **Program:** TBA. **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

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:** Marc Laxer, (805) 546-8470.

Meets on the fourth Thursday of January, April, July and October

Meeting: Thursday, July 26, 10:30 a.m. **Where:** El Chorro Regional Park, Poppy BBQ area, State Highway 1 at Dairy Creek Road, (across Highway 1 from Cuesta College) San Luis Obispo. **Program:** Chapter 10 Annual BBQ picnic. Installation of new chapter officers and delegates. **Menu:** Santa Maria style BBQ with appetizers, beef and chicken, chili beans, garlic bread, dessert and beverages. **Cost:** Chapter 10 members eat for free. Guests and non-members \$10. **Reservations are required:** Contact Pearl Cole or Ranell Bailey at the numbers or emails listed above. **For more information:** Please call any officer listed above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; chrshr90@aol.com; **Vice President:** Joyce Jarrett, (559) 348-7845; **Treasurer:** Gigi Subilosky, (559) 269-5380; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628.

Usually meets the first Wednesday of March, June, September and December

Meeting: TBA **For more**

information: Please call (559) 920-7277 or (559) 707-7067 if you have any questions.

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:** Jayne Gerber, (760) 240-4134, jayne.sillywilly163@yahoo.com; **Treasurer:** Barbara Griffin, (661) 350-0846, barbaragriffin@sbcglobal.net *Usually meets on the second Wednesday of even months*

Meeting: Aug. 8, 11:00 a.m. **Where:** Crazy Otto's, 1228 West Avenue I, Lancaster. **Menu:** Choice of breakfast or lunch items. **Program:** Plan to attend and bring a friend. **For more information:** Please contact Linda Currie at the information listed.

CHAPTER 13

NO. CALIFORNIA/REDDING

President: Warren Schlatter, (530) 605-1588, kandws2@gmail.com; **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.

Usually meets on the third Monday of every month

Meeting: Monday, July 16, noon. Arrive at 11:30 a.m. if you're ordering a meal. **Where:** Country Waffle, 2300 Athens Ave., Redding. **Menu:** Order from menu. **Cost:** Free to members and associates. **Reservations:** Not required.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Vincent Herrera, (916) 804-6613, tberreta@yahoo.com; **Vice President:** Karen Ash, (530) 877-9793, kash480@comcast.net; **Secretary:** Joyce Finch, (530) 873-1165, joycef@inreach.com; *Usually meets on the third Wednesday of every month*

Meeting: Wednesday, July 18, 11:00 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** TBA. **Reservations required:** RSVP to vinceth12ga@gmail.com **Cost:** Free to chapter 14 members. Guests pay \$15. Make checks payable to CSR Chapter 14. Checks must be received by July 13. Mail to Vincent Herrera, 5 Carol Lee Ct., Chico, CA 95928. **For more information:** Call, text or email Vincent Herrera.

Lassen/Plumas Subchapter

Meets on the first Tuesday in April, June, August and October

Meeting: Tuesday, Aug. 7, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Drive, Susanville. Reservations are required. **For more information:** Please contact one of the following volunteers: Darlene Hunter at (530) 251-2053, darlenehunter14@frontier.com or Carol Van Amburg at (530) 254-6891, carolvan60@frontiernet.net

CHAPTER 15

SIERRA FOOTHILLS

President: Joann Stewart, (916) 412-2075; **Vice President:** Marla Gadbois, (916) 359-0697, marlagadbois@outlook.com; **Treasurer:** Marshall Conner, mconner139@gmail.com; **Secretary:** Frank Weinstein, (916) 223-5957, ch15secretary@hotmail.com.

Meets on the first Tuesday of even months

Meeting: Tuesday, Aug. 7, 1 p.m. **Where:** Auburn Sizzler, 13570 Lincoln Way, Auburn. **Program:** TBA. **Cost:** Free to members, \$18 for guests. **Reservations:** Not required. **For more information:** Please contact Frank Weinstein at the number/email listed above.

CHAPTER 16

SAN JOAQUIN COUNTY

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

Usually meets three times annually on the third Friday of March, July and November 2018

Meeting: Friday, July 20, 12:30 p.m. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Program:** TBA. **Menu:** Order of the senior menu. **Cost:** Members eat free, guests cost \$10. **Reservations required:** Please RSVP during the first two weeks of the meeting month by contacting any chapter officer listed above.

CHAPTER 17

GREATER SAN DIEGO

President: Elaine Edwards Yahraus, (619) 435-4044, eyahraus@gmail.com; **Vice President:** Steve Haley, (619) 441-8769, raceready@usa.net; **Secretary:** Gloria Koch, (619) 455-1917, kochgloria303@gmail.com; **Treasurer:** Diane Whorton, (619) 467-7861, dlw.union@gmail.com *Meets on the first Thursday of even months*

Meeting: Thursday, Aug. 2, lunch at 11 a.m., meeting 12 p.m. **Where:** Sizzler, 3755 Murphy Canyon Drive,

CHAPTER MEETING NOTICES

San Diego. (The entrance is at the back of the building with a parking lot.) **Program:** Christina Fountain from OptumRx. **For more information:** Please contact Elaine or Diane at the information listed above.

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.

Meets on the second Tuesday of February, April, August and October. The chapter and subchapter hold combined meetings in June and December

Meeting: Tuesday, Aug. 14, noon. **Where: Jensen's Restaurant, 1550 Lovers Lane, Ukiah.**

Lake County Subchapter

Meets on the second Monday of February, April, August and October **Meeting:** Monday, Aug. 13, noon. **Where: Running Creek Casino, 635 Hwy 20, Upper Lake.**

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/Membership Chair:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com; **PAC Chair:** Charlene Gonzalez, (818) (818) 317-1327, charkitty@gmail.com

Meeting: Wednesday, July 18, 10:00 a.m. **Where: Romano's Macaroni Grill, 9301 Tampa Ave., Northridge.** **Program:** Guest speaker California State Senator Bob Hertzberg. **Cost:** No charge for first time member attendees; members pay \$4; all others pay for their own meals. **For more information:** Please contact any chapter officer at the numbers/emails listed above.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Ron Franklin, (707) 938-2288; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528

Meets quarterly

Meeting: Tuesday, July 10, noon. **Where: Napa Elks Lodge, 2840 Soscol Ave., Napa.** **Program:** Senator Bill Dodd. **Menu:** Chicken, salmon,

chicken fried steak or vegetarian option. **Cost:** \$5 for members and \$10 for one guest. **Reservations are required:** By July 1. Send check made out to CSR Chapter 21 with your meal choice(s) to Harold Rose, 729 Warren Lane, Santa Rosa, CA 95401-5412. **Note:** We no longer accept lunch payments at the meeting.

CHAPTER 23

SAN JOSE AREA

President: Barbara (Bobbi) Estrada, (408) 373-4220, bobbiestrada898@yahoo.com; **Vice President:** Maria Aguilar, (408) 706-0366, md12aguilar@yahoo.com; **Secretary:** Denise Johnson, (408) 460-1748, dpadres7919@gmail.com; **Treasurer:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net

Will meet in June, September and December

Meeting: Friday, Sept. 21, 11 a.m. **Where: Denny's Restaurant, 1140 Hillsdale Ave., San Jose.** **Program:** CalPERS updates and political action discussion for upcoming elections.

Cost: \$5 per member. **Reservations are required:** RSVP by Sept. 17 to Bobbi Estrada or Maria Aguilar. **For more information:** Please contact Maria Aguilar or Bobbie Estrada at the numbers/email listed above.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

President: Al Fillon, (661) 619-6181; **Vice President:** Henry Mendoza, (661) 725-8604; **Secretary:** Sue Kimbrel, (661) 589-2026; **Treasurer:** Regina Vaughn, (661) 832-6348; **Health Benefits Chair:** Rachel Mendoza, (661) 319-5943.

Usually meets on the third Thursday of each month

Please Note: No July and August meeting

Meeting: Thursday, Sept., 20, 11 a.m. **Where: Lorene's Ranch House, 6404 Ming Ave., Bakersfield.**

Meeting: Thursday, July 19, 11 a.m. **Where: Lorene's Ranch House, 6404 Ming Ave., Bakersfield.** **For more information:** Please call any of the officers listed above.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; **Vice President:** Roberta Aminian, (805) 499-0926; **Secretary:** Manijeh Fatollahi, (805) 795-1968.

Meets quarterly

Meeting: Wednesday, Sept. 26, 11:30 a.m. **Where: TBA.** **Program: TBA** **Cost:** \$10 per person. **For more information:** Please contact Raylene Laverentz at the numbers listed above.

CHAPTER 34

President: Jenny Hayden, (714) 743-8423; **Vice President:** Joe Whaling, (714) 349-5393; **Secretary:** Adolfo Zavala, (714) 388-5355; **Treasurer:** Bill Serb III, (714) 826-6029; **Legislative Representative:** Anne J. Spiegel, (714) 846-5150; **Membership Chair:** Jack Vander Bruggen, (949) 857-0955.

Usually meets on the second Wednesday of every month

Meeting: Wednesday, July 11, 11 a.m. **Where: Claim Jumper, 18050 Brookhurst, Fountain Valley (in the back meeting room).** **Program: TBA.** **Cost:** Members eat free.

Meeting: Wednesday, Aug. 1, 11 a.m. **Where: Claim Jumper, 18050 Brookhurst, Fountain Valley (in the back meeting room.)** **Program: TBA.** **Cost:** Members eat free. **For more information:** Please call Jenny Hayden at the number listed above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Carol Wood-Gilham, (559) 240-0272; **Treasurer:** Larry Long, (559) 781-8761.

Usually meets on the second Thursday of every month

Note: No Hanford or Porterville meetings in July.

Meeting: Thursday, Aug. 9, 11 a.m. **Where: Santa Fe Depot/Senior Center, 280 N. Fourth Street, Porterville.** **Program: TBA.** **Reservations are required:** Please contact Lou Flores at number/email listed above.

CHAPTER 36

MONTEREY BAY AREA

President: Quen Quigley, (831) 261-7540, eqjqsq@gmail.com; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Marilyn Hamilton, (831) 809-2721

Usually meets the third Thursday of even months at various locations

Meeting: TBA.

CHAPTER 165

SACRAMENTO

President: Joe Reynoso, (916) 708-0369, platinum911@comcast.net; **Vice President:** Gail Fasciola, (916) 386-1553; **Secretary:** John Bowden, (916) 361-8786, jbowden45@comcast.net; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com

Usually meets on the first Wednesday of even months

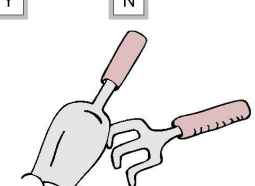
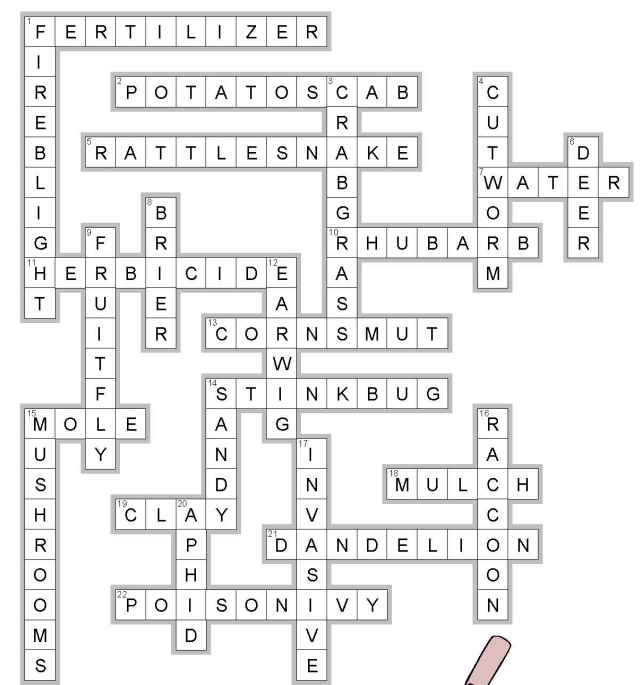
Meeting: Wednesday, Aug. 1, 11:30 a.m. **Where: China Buffet, 5623 Sunrise Blvd., Citrus Heights.** **Program: TBA.** **Reservations:** Not required. **For more information:** Contact David Phillips.

Washington State Contact Person: Dan Reibson, (360) 887-3123 **Medford, Oregon Subchapter Meets on the third Thursday of even months**

Meeting: Thursday, Aug. 16, 11:30 a.m. **Where: Elmer's Restaurant, 2000 Biddle Road, Medford, OR.** **Program: TBA.** **Reservations are required:** Please contact Medford Subchapter Chair, Geanie Hixon by Mon., Aug. 13 at (541) 646-0925.

Questions about Meeting Notices? Email us: CSRinfo@CalRetirees.org

ANSWERS FROM PAGE 10



Legislative Watch

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STATE SENATE CANDIDATES

Office Sought	Name	Where They Finished
SD-02	Sen. Mike McGuire (D)	1
SD-04	Sen. Jim Nielsen (R)	1
SD-06	Sen. Richard Pan (D)	1
SD-10	Sen. Bob Wieckowski (D)	1
SD-14	Sen. Andy Vidak (R)	1
SD-18	Sen. Robert Hertzberg (D)	1
SD-20	Sen. Connie Leyva (D)	1
SD-26	Sen. Ben Allen (D)	1
SD-28	Sen. Jeff Stone (R)	1
SD-30	Sen. Holly Mitchell (D)	1
SD-34	Sen. Janet Nguyen (R)	1
SD-36	Sen. Patricia Bates (R)	1
SD-40	Sen. Ben Hueso (D)	1
Totals:	13/13 Advance	

GRAND TOTAL:

87/88 Advance

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- **Silver&Fit®**
Exercise and
Healthy
Aging Program
- **Optional Dental
Coverage for
Public Agency
Retirees**

*Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change one year to the next. Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2018. Kaiser Permanente #H0524.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year and at other times in accord with your group's contract with us. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. The provider network may change at any time. You will receive notice when necessary. In California, Kaiser Permanente is an HMO plan and a Cost 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.