

CALIFORNIA STATE RETIREES



Vol. XXXII No. 8

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

AUGUST 2018

CalPERS 2018 open enrollment Sept. 10-Oct. 5

The 2018 CalPERS Open Enrollment period will introduce a robust toolkit of resources that are informative and easy to understand. This year, members will see more enrollment options, as well as several service area changes. Due to the service area changes, we are urging CSR members to thoroughly review their health plan coverage both individually and as a family to see if you will be impacted by any of the changes. *The following information has been provided by CalPERS:*

During Open Enrollment, you may enroll in or change health plans, add eligible dependents, or delete dependents.

Beginning August 27, log in to your **my|CalPERS** account at **my.calpers.ca.gov** to access Open Enrollment information and resources. Use the Find a Medical Plan tool within **my|CalPERS** to explore health plans available to you. In addition:

Plan Name	Impacts	Service Area Changes
Anthem HMO Select (Basic)	No longer offering UC Davis medical group (UC Davis will still be available through Anthem Blue Cross Traditional, Blue Shield Access+, and UnitedHealthcare.) Premiums will decrease by 6 percent.*	N/A
Anthem HMO Traditional	Premiums will increase by 22.96 percent	N/A
Blue Shield Access+	Premiums will increase by 6 percent.*	Withdrawing from eight Bay Area counties for state and public agencies: <ul style="list-style-type: none"> • Alameda • Contra Costa • Marin • San Francisco • San Mateo • Santa Clara • Solano • Sonoma Members must choose a different health plan during Open Enrollment.
Health Net SmartCare	Premiums will decrease by 7 percent.*	Withdrawing from the Sacramento Region for state and public agencies: <ul style="list-style-type: none"> • El Dorado • Placer • Sacramento • Yolo Members must choose a different health plan during Open Enrollment.

Enrollment packet in the mail. For example, your Health Plan Statement (HPS) is a custom letter that lists your current and 2019 monthly premium rate and other important information specific to you. You can also find your HPS online at **my|CalPERS**.

For many people, cost plays a huge role in the health plan you choose. The CalPERS Health Program is committed to keeping costs low for members. Costs and coverage vary across the plans and regions. Remember to visit the Health Benefits section of the CalPERS website at **www.calpers.ca.gov** beginning now, or log in to **my|CalPERS** starting August 27, to see the 2019 premiums for all health plans. If you decide to make changes to your health plan, here's where to start: **Retirees:** You may change your health plan online during Open Enrollment through **my|CalPERS** at **my.calpers.ca.gov** or on your mobile device at **mobile.my.calpers.ca.gov**. Or you may mail your request to CalPERS' Health Account Management Division at P.O. Box 942715, Sacramento, CA 94229-2715, or call toll free at **888 CalPERS** or **888.225.7377**.

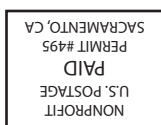
To view the complete chart and hear from the CSR Health Benefits Committee chair Larry Woodson, please visit page 12 of the *Retiree*.

- Research and compare available health plans and monthly premium rates, based on your eligibility ZIP code
- Review side-by-side benefit costs
- Save customized health searches for future use

Plus, Open Enrollment is going mobile for the first time ever. Whether by phone or tablet, head to **mobile.my.calpers.ca.gov** to access the tools to make informed health decisions.

If you elected hard copies, keep an eye out for the CalPERS Open

• DATED MATERIAL - PLEASE DO NOT DELAY •




CALIFORNIA STATE RETIREES
1108 O Street, Suite 300
Sacramento, CA 95814



Do you still want to be a CSR delegate?

If you are a member of Chapter 1, 21 or 165, there is still a chance! Delegates are an important part of our organization as they exercise the voting powers of the members.

We want to ensure a full delegate count at CSR's Delegate Assembly on October 22 & 23, 2018, and need to fill the following spots:



<p><u>Chapter 1</u> Two (2) vacancies</p>
<p><u>Chapter 21</u> Five (5) vacancies</p>
<p><u>Chapter 165</u> One (1) vacancy</p>

Chapters 1, 21 and 165 will hold supplemental election meetings in September to fill these vacancies. Check the chapter meeting notice section of this newspaper (pgs. 14 & 15) to get detailed meeting information.

RETIREES
REACT:

**Please answer this question:
If you could travel anywhere,
where would you go
and why?**

Send your comments by August 25, and they may be printed in the September 2018 edition of the *California State Retiree* newspaper. A jpg or photograph of yourself is encouraged, but not required. Emails and jpgs may be sent to: csrinfo@CalRetirees.org or mail your response and a photograph to: **CSR Newspaper Staff, 1108 O St., Suite 300, Sacramento, CA 95814.**

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NEWS

Hormone levels likely influence a woman's risk of Alzheimer's, but how?

There's new evidence that a woman's levels of female sex hormones, including estrogen and progesterone, can influence her risk of Alzheimer's and other forms of dementia.

Women are less likely to develop dementia later in life if they begin to menstruate earlier, go through menopause later, and have more than one child, researchers reported at the July 2018 Alzheimer's Association International Conference in Chicago.

And recent studies offer hints that hormone replacement therapy, which fell out of favor more than a decade ago, might offer a way to protect a woman's brain if it is given at the right time, the researchers said.

The findings could help explain why women make up nearly two-thirds of people in the U.S. with Alzheimer's, says Maria Carrillo, the association's chief scientific officer.

"It isn't just that women are living longer," Carrillo says. "There is some biological underpinning. And because of the large numbers

of women that are affected, it is important to find out [what it is]." Scientists have long suspected that sex hormones such as estrogen and progesterone play a role in Alzheimer's. And two studies on



Permanent Northern California Division of Research, and Rachel Whitmer of the University of California, Davis.

Also, women who began to menstruate earlier and went through menopause later were less likely to develop dementia. Menopause at age 45 or younger seemed to increase the risk by 28 percent.

Another study of 133 elderly women in the U.K. found that the more months of pregnancy they experienced during their lives, the lower their risk of developing Alzheimer's.

The findings all suggest that female sex hormones —

dementia and what occurs during a woman's reproductive years support that idea.

One of the studies looked at nearly 15,000 women in California. And it found an association between a woman's reproductive history and her risk of memory problems later in life.

The risk of dementia for women who had three or more children was 12 percent lower than the risk for women who had one child, according to Paola Gilsanz of Kaiser

which rise at puberty and during pregnancy, then fall at menopause — are somehow affecting a woman's risk of developing Alzheimer's and other forms of dementia. The results also suggest that greater exposure to these hormones, through more pregnancies or more reproductive years, can reduce a woman's risk.

But it's still not clear whether the mere presence of female sex hormones is a reason that the

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CONTACT US!

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UPCOMING EVENTS 2018

August 13 (Monday)

10:00 a.m. - 12:00 p.m.

Northern PAC meeting

Hilton, Sacramento Arden West

2200 Harvard Street

Sacramento, CA 95815

August 14 & 15 (Tuesday & Wednesday)

CalPERS Board of Administration

Lincoln Plaza North

400 P St.

Sacramento, CA 95814

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 Bill Watch

Support

AB 315 (Wood) Requires all pharmacy benefit managers (PBMs) be registered with the Department of Managed Health Care (DMHC) and that PBMs periodically disclose information regarding the cost changes associated with pharmaceuticals in order to increase transparency and address the issue of escalating drug prices. The author is still working on amendments. **STATUS: Senate inactive file.**

AB 1912 (Rodriguez) Requires if a Joint Powers Authority (JPA) contracts with CalPERS (or other public pension funds) to provide retirement benefits, all member agencies must mutually agree to the apportionment of the agency's retirement obligations among themselves in order to meet the retirement obligations of the JPA employees. This bill will protect the employees and retirees of these JPAs by ensuring that their retirement benefits will be paid in full, as promised, even if the JPA dissolves or terminates their contract with a pension system. **STATUS: Awaiting hearing in Senate appropriations committee.**

AB 2863 (Nazarian) Would limit the amount that a health care service plan or health insurer may require a patient to pay for a covered prescription to the cost-sharing amount or the retail price, whichever is lower. This bill will curtail the problem of high prescription costs by ensuring that consumers pay the lowest available price for their medications. **STATUS: Awaiting hearing in Senate appropriations committee.**

ACR 239 (Maienschein) Will recognize the month of June 2018 as California's Alzheimer's and Brain Awareness Month. ACR 239 will also recognize June 21, 2018 as The Longest Day in California, and would urge Californians to wear purple on this day to help spread awareness of this debilitating

disease and of the Alzheimer's Association's vision of a world without it. **STATUS: Senate third reading file.**

AJR 41 (Thurmond) Would request the Congress of the United States to enact legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act, and further requests that the President sign this legislation. AJR 41 recognizes that the above-mentioned Federal Social Security Administration laws diminish or eliminate the Social Security benefits of many public service employees in California. **STATUS: Awaiting hearing in Senate public employment and retirement Committee.**

SB 783 (Pan) Will request that the University of California establish the Pension Divestment Review Program which would assess divestment proposals and prepare an analysis on the effects of the proposal on employee pension funds, such as CalPERS. **STATUS: Awaiting hearing in assembly appropriations committee.**

SB 1021 (Wiener) Would protect prescription drug users by extending the sunset provision on the \$250-per-drug monthly copay cap and on the standards to drug formularies to 2024. Extending these provisions will ensure that Californians do not have to skip taking their prescriptions due to high costs, and will guarantee that drugs will not be arbitrarily placed in the highest tiers. **STATUS: Awaiting hearing in assembly appropriations committee.**

SB 1124 (Leyva) Would establish new procedures for all CalPERS-covered employees in cases where there has been a miscalculation in their pensionable benefits. Will protect the retirement security of CalPERS members because they will not be required to repay benefits based on a miscalculation by CalPERS or employers. **STATUS:**

Awaiting hearing in assembly appropriations committee.

SB 1166 (Pan) Would require a CalPERS contracting agency that fails to make their required employer contributions on time to notify their active and retired members of the delinquency within 30 days. Will ensure that retirees and employees of the agency are aware of their employer's failure to make a payment, and that their pensions may be at risk. **STATUS: Awaiting hearing in assembly appropriations committee.**

SB 1320 (Stern) Would make the California Address Confidentiality Program, also known as the Safe at Home program, available to victims of elder or dependent adult abuse. This bill will shield California's vulnerable elderly and dependent adult populations from their abusers, and provide them the opportunity to seek help and protection from the program. **STATUS: Assembly appropriations suspense file.**

SCR 140 (Dodd) Would recognize the month of June 2018, and June of every year thereafter, as Elder and Vulnerable Adult Abuse Awareness Month. SCR 140 will spread awareness of the elder and dependent adult abuse crisis in California and promote a better understanding of the issues behind the growing incidence of this abuse. **STATUS: Signed by the Governor and chaptered by the Secretary of State on June 21.**

Oppose

SB 1031 (Moore) Would prohibit CalPERS from making cost-of-living adjustments to retirees and beneficiaries for any year in which the system's unfunded actuarial liability is greater than 20%. **STATUS: Dead.**

SB 1032 (Moore) Would authorize an agency that contracts with CalPERS to terminate at the agency's will, and would not require the agency to fully fund the



Ted Toppin

pension liability upon termination of the contract. Members' pension benefits would be reduced based on the terminated agency's percentage of unfunded liability. Outrageous attempt to legalize ability for public employers to step away from pension obligations to their employees. **STATUS: Dead.**

SB 1149 (Glazer) Would create an optional defined contribution plan for new state employees who are eligible to become CalPERS members but choose not to make contributions to CalPERS. Threatens retirement security of new employees, undermines CalPERS for all employees and retirees. **STATUS: Dead.**

SCA 8 (Moore) Would permit a government employer to reduce retirement benefits that are based on work not yet performed by an employee regardless of the date that the employee was first hired. Constitutional elimination of the "California Rule." **STATUS: Awaiting hearing in senate public employment and retirement committee.**

SCA 10 (Moore) Would prohibit a government employer from providing public employees any retirement benefit increase until that increase is approved by a two-thirds vote of the electorate of the applicable jurisdiction. **STATUS: waiting hearing in senate public employment and retirement committee.**



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.

CapTel is a registered trademark of Ultratec, Inc.



California Relay Service

The power to connect us all.

Provided by Hamilton Relay



Speech-to-Speech

California Relay Service
The power to connect us all.

For more information, call our Customer Care line at 1-877-632-9095 (English), 1-877-419-8440 (Spanish), or visit ca-relay.com



MEMBERS ON THE MOVE



Judy Lehnhoff, Sharyn Cox, Senator Bill Dodd, Vice President Don Lehnhoff, District C Director Mary McDonnell, Secretary Eric Norrbom, President Ron Franklin, past President Harold Rose Jr. and Chapter 1 President Carol Bowen at the Chapter 21 meeting in July.



Chapter 14 scholarship committee members Diana King, Brenda Daniel and President Vincent Herrera award Lassen High School graduate Kris Clemens with a \$500.00 scholarship at the June subchapter meeting in Susanville.



Chapter 9 Secretary/Treasurer Donna Hernandez, Vice President Raelene Allard and President Luanna Allard take the oath of office from past President Viv Fitzgerald.



Subchapter 14 scholarship committee members Brenda Daniels, Chris King and Diana King pose with Lassen High School senior scholarship award recipient Gwyneth Stubbs.



What a great picture of the Chapter 34 members at their June meeting! Thank you Jack Vander Bruggen for the amazing angle!

10 GREAT REASONS TO JOIN THE CALIFORNIA STATE RETIREES CALRETIRES.ORG

1 Advocacy

CSR has 86 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. We work with a highly influential and educated team to protect your rights.

2 Member discounts

We have discounts ranging from emergency 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 to hear interesting guest speakers, find out about possible changes to your pension and medical benefits, partake in social activities, and enjoy a low-cost lunch! Your peers are your best resource. 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 officials at around 200 state offices throughout California contact our annuitant members for temporary, part-time jobs with the state.

7 37,000 members strong

Our opinion matters to legislators, our governor, CalPERS and other agencies that can impact the pensions and benefits of state retirees. We are 37,000 members strong and growing. Join us!

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. They participate in food drives, give student scholarships, work with charities, attend seasonal parties and so much more. Make a difference after retirement while having fun!

10 We work together

While we primarily concentrate on state issues that affect the pensions and health benefits of retired state workers, we also collaborate with several retiree organizations on issues that affect all retirees. We advocate alongside the Statewide Coalition of Retired Employees, the California Alliance for Retired Americans, the Congress of California Seniors, and others. There is strength in numbers!

To view a complete list of member benefits go to

www.calcsea.org/benefits

To join, fill out an application

calretirees.org/joinus

**CALIF  ORNIA
STATE RETIRES**

Tired of **attacks** on your **pension and health benefits**?
Join CSR's Political Action Committee today and help put legislators in
the Capitol who will **fight** for **retired state employees**.

YOUR PAC in action

- Helped to pass Proposition 162, the Pension Protection Act, to prevent raids on the CalPERS fund.
- Obtained a comprehensive vision plan for state retirees following an 18-year struggle. AB 2242 by Assembly member Alberto Torrico, D-Newark, established a voluntary, self-paid Vision Services Program (VSP) for retirees, effective July 1, 2007.
- Convinced the CalPERS board to add vision, hearing aid and chiropractic benefits to managed Medicare health plans.
- Gained thousands of dollars for retirees by making sure a new supplemental income program (Purchasing Power Protection Account) was implemented correctly.
- Kept health care premium increases to a minimum.
- Won the enhanced VSP Premier Vision plan for retirees that mirrors the active state employee plan, effective January 1, 2016.
- Worked with lawmakers and CalPERS to pass legislation giving retirees an ad hoc increase of up to 6 percent and reopened Tier I retirement.
- Convinced CalPERS to implement quality control measures for state health plans.
- Developed a Strategic Plan of Action, which includes the legislative resolution: Declaration of Rights for Retirees.
- Consistently succeeded in fighting attacks on our defined benefit pension system and health care.

Support political action that will **protect your rights** as a retired state employee.



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)

Alzheimer's

continued from page 3

frequency of Alzheimer's is greater in women than in men.

One possibility is that it's not female sex hormones on their own, but rapid changes in their levels that are a problem, says Pauline Maki, a professor of psychiatry and psychology at the University of Illinois at Chicago, who presented research at the Alzheimer's conference.

"Women experience these very dramatic hormonal transitions that in the long run can give rise to Alzheimer's disease," she says.

One way for women to minimize the dramatic hormonal changes that occur at menopause is to use hormone replacement therapy.

That approach fell out of favor more than a decade ago when a large study found that women who took estrogen plus progestin after menopause were actually more likely to get some form of dementia. They also appeared to have a higher risk of heart disease and breast cancer.

But Maki says more recent studies suggest that hormone therapy —

especially estrogen alone — really can be helpful if women get it at the right time.

"The effects of hormone therapy depend on the timing of use," Maki says. "Use later in life is detrimental, whereas use early in the menopausal transition could be beneficial."

An analysis presented at the Alzheimer's conference supports that idea.

It found that in two recent studies, women who started taking estrogen after age 65 were more likely to have trouble with thinking and memory. But women who started taking estrogen between 50 and 54 were not.

And estrogen may benefit the mental function of younger women because it reduces the hot flashes associated with menopause, Maki says.

"The more hot flashes a woman has, the worse her memory performance," Maki says, citing her own research. "And when we intervene to address those hot flashes, her memory performance bounces back."

Findings like that are renewing

interest in the idea that someday, it may be possible to use hormones around the time of menopause to prevent Alzheimer's and other forms of dementia later on, Maki says.

In the meantime, there's evidence that hormonal differences between men and women may affect their brains in ways that affect doctors' ability to accurately diagnose Alzheimer's, Maki says.

At the Alzheimer's conference, she presented research showing that women tend to have higher verbal memory skills than men, even when they are in the early stages of Alzheimer's. As a result, women are likely to be diagnosed with the disease later than men.

It's unclear whether male hormones, such as testosterone, affect a man's risk of Alzheimer's.

Article courtesy of NPR
Jon Hamilton
Correspondent, Science Desk

WHAT IS AN ASSOCIATE MEMBER?

Associate members have the same rights as active members, including the right to participate in all member benefit discount programs, except the right to vote and hold elective office.

All members have the right to attend and speak at membership meetings of their respective chapters.

Associate member dues are \$12.00 per year for members who joined prior to July 1, 2017. Dues for members joining on or after July 1, 2017 are \$72.00 per year.

JOIN US!



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:

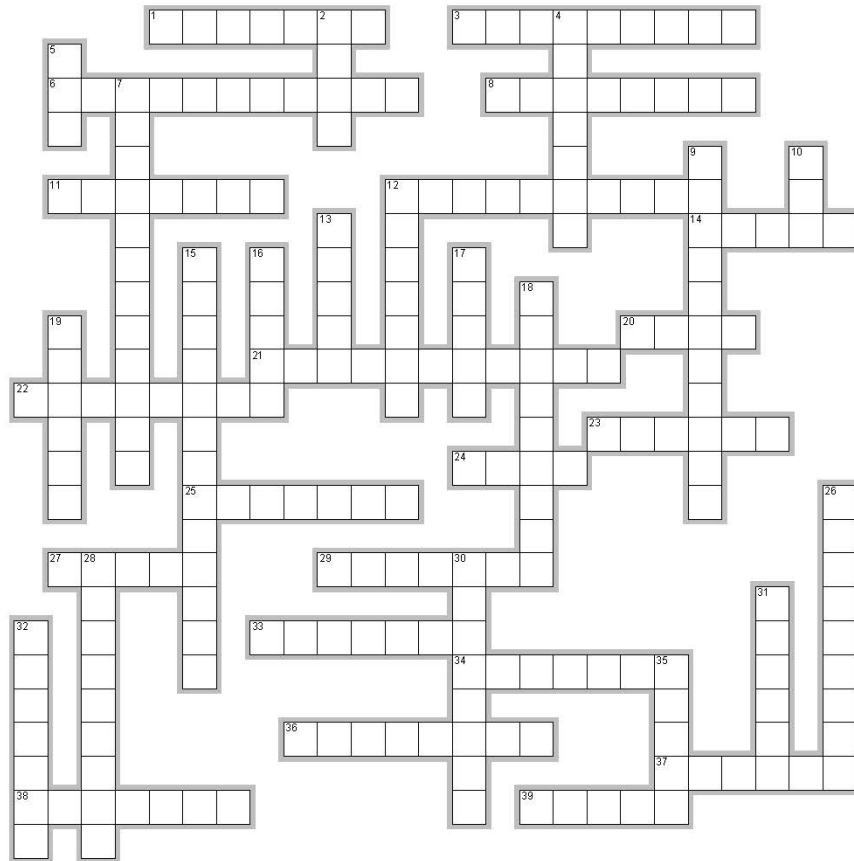
California State Retirees • 1108 O Street, Suite 300 • Sacramento, CA 95814

www.CalRetirees.org/joinus

3981a

PUZZLES Stormy Weather

Each clue in this crossword is a scrambled word related to the weather. You'll find words that appear frequently in weather forecasts and in your own descriptions of the weather. Work back and forth between the across and down clues to solve each clue.



ACROSS

1. GRUTHOD
3. TRASSDOMN
6. TENIVOOPARA
8. ZIDRABLZ
11. DRUTNEH
12. CLEENBRUUT
14. GUMYG
20. MRAW
21. TREEMYOLOG
22. MYDUHITI
23. LYCODU
24. DOLC
25. ROOTAND
27. TELES
29. NECCOLY
33. ENUSSIR
34. WRIBONA
36. SCRAFOTE
37. GEDEER
38. SNOMOON
39. NIRAY

DOWN

2. ALHI
4. ZELDZIR
5. WED
7. TUMACLONIUCA
9. PREEMURATET
10. OFG
12. ONTHOPY
13. TROFS
15. CATEPPINORITI
16. BYLAM
17. DOLOF
18. WAFELKNOS
19. ALSULQ
26. CHIRENAUR
28. HIIGLNNT
30. STOVECAR
31. ROSEWH
32. MUSTAIN

ANSWERS ON PAGE 15



UPSIDE DOWN MEATBALL CASSEROLE

INGREDIENTS

Meatballs

- 1 pound ground lean beef
- 1 pound ground pork
- 1 cup freshly grated Parmesan
- 3/4 cup grated carrots
- 1/2 cup chopped parsley
- 1 cup breadcrumbs
- 3 garlic cloves, minced
- 3 eggs
- Salt & pepper to taste
- 1/4 cup oil (for frying)

Meatball casserole

- 20-25 meatballs
- 1 jar (24-26 oz) marinara sauce
- 1 cup shredded cheddar cheese
- 10-12 Frozen Mini Buttermilk Biscuits



INSTRUCTIONS

To make the meatballs

In a bowl, add all the ingredients and with a wooden spoon (or ever better with your hands) squish well and combined.

Take small pieces of the mixture and shape the balls into desired size. I prefer them the size of a walnut. The recipe yields 50-55 meatballs.

Place the meatballs on a cookie sheet topped with parchment paper. Once all the meatballs are shaped, place the cookie sheet in the freezer for 20 minutes or until frozen enough to handle.

Remove the meatballs from the cookie sheet and place them in a freezer safe ziplock bag.

Use as needed.

To cook the meatballs, heat about 1/4 cup of oil in a medium large frying pan. Add the meatballs and cook over medium heat for few minutes, tossing the meatballs to brown on all sides.

Remove from the saucepan on paper towels.

To make the meatball casserole.

Heat the oven to 350F.

Place 20-25 fried meatballs in a casserole dish.

Pour the marinara sauce over the meatballs.

Sprinkle the grated cheese over the marinara sauce.

Slice the frozen biscuits in half and top the casserole with them.

Bake in preheated oven for 30 minutes or until the casserole is bubbly on the edges and the biscuits are golden brown.

Serve warm with more grated cheese on top.

FIND US ONLINE OR VISIT WWW.CALRETIRES.ORG



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

CALIFORNIA
STATE RETIREES

SAVVY SENIOR

Simple gadgets that can help older drivers

Dear Savvy Senior,
Are there any specific auto gadgets you can recommend that can help senior drivers? Both of my parents are in their eighties and still pretty good drivers, but due to arthritis and age, they're very stiff, which causes them some driving problems.
Researching Daughter

Dear Researching,

To help keep senior drivers safe and prolong their driving years, there are a plethora of inexpensive, aftermarket vehicle adaptations you can purchase that can easily be added to your parent's vehicles to help with many different needs. Here are some good options:

Entry and Exit Aids

To help arthritic/mobility challenged seniors with getting into and out of their vehicle, there are a variety of portable support handles you can buy, such as: the Emson Car Cane Portable Handle (\$12), which inserts into the U-shaped striker plate on the doorframe, the Standers CarCaddie (\$13) nylon support handle hooks around the top of the door window frame and the DMI Deluxe Swivel Seat Cushion (\$22), which is a round portable cushion that turns 360 degrees to help drivers and passengers rotate their body into and out of their vehicle.



Enhanced Rear Vision

To help seniors with limited upper body range of motion, which makes looking over their shoulder to backup or merge into traffic difficult, there are special mirrors you can add as well as back-up cameras.

For starters, to widen rear visibility, eliminate blind spots and even help with parallel parking, get an oversized rear view mirror like the Allview Rearview Mirror (\$50) that clips on to the existing mirror. You should also purchase some Ampper Blind Spot Mirrors (\$7.50), which are 2-inch adjustable convex mirrors that stick to the corner of the side view mirrors.

Another helpful device is the Auto-vox M1W Wireless Backup Camera Kit (\$110). This comes with a night vision camera that attaches to the rear license plate, and a small monitor that mounts to the dash or windshield. When the

vehicle is in reverse, it sends live images wirelessly to the monitor so you can see what's behind you.

Seat Belt Extenders

To make buckling up a little easier, there are a variety of seat belt extension products offered by Seat Belt Extender Pros like the Seat Belt Grabber Handle (\$8), which is a rubber extension handle that attaches to the seat belt strap to make it easier to reach or the 7-inch Rigid Seat Belt Extender (\$20) that fits into the seat belt buckle receiver to add a few inches of length, making them easier to fasten.

Gripping Devices

If your parents have hand arthritis that makes gripping the steering wheel, turning the ignition key or twisting open the gas cap difficult or painful, consider these products.

The SEG Direct Steering Wheel Cover (\$15) fits over the steering wheel to make it larger and easier



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

to grip. The Ableware Hole-In-One Key Holder (\$9), which is a small plastic handle that attaches to the car key to provide additional leverage to turn the key in the ignition or door. And for help at the pump, the Gas Cap & Oil Cap Opener by Gascapoff (\$12) is a long-handled device that works like a wrench to loosen and tighten the gas cap.

All of these products can be found online at Amazon.com. Just type the product name in the search bar to find them.

Safety and Security

To help ensure your parents safety, and provide you and them peace of mind, they should also consider an in-car medical alert system like Splitsecond which is offered through Bay Alarm Medical (BayAlarmMedical.com, \$30/month), this small device plugs into the vehicle's cigarette lighter to provide 24/7 roadside and emergency assistance at the push of a button, automatic crash detection and response, and GPS vehicle location and monitoring capabilities.

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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To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

CalPERS Open Enrollment for 2019 will begin September 10 and ends October 5, 2018. You may change health plans, add eligible dependents, or delete dependents. If you do nothing your current plan will continue with the exception of Health Net which is leaving the Sacramento area. Some plans are increasing in cost or may discontinue certain providers (physicians and hospitals) from their networks. I addressed changes for 2019 in my July column, but will repeat some of the information for emphasis, since those affected can be significantly impacted.

First, the vast majority of state retirees, especially those on Medicare, will not be adversely affected. Members on Medicare with dependents on Basic (combo families), may be impacted. The overall average premium increase is only 1.16 percent which is good news. But averages can be deceptive. With CalPERS decision to abandoned Risk Adjustment, the cheaper plans got cheaper and the expensive plans got more expensive. Four Basic (non-Medicare) plans have significant increases for some members.

Here is a summary of what to look for:

1. Anthem Traditional HMO Basic plan will increase on average 23 percent. Anthem Blue Cross PersCare will increase on average 20 percent. Blue Shield Access + will increase on average 6.21 percent. Anthem Blue Cross PersChoice will increase on average 5.61 percent. The amount of increase depends on how many persons are included on the subscribers plan and will vary from around \$500 per year to over \$2,000 per year.

PERSCare (Basic & Combination Plans)	Co-payment for urgent care & specialist office visits will increase from \$20 to \$35. Premiums will increase by 19 percent.*	N/A
PERS Choice (Basic & Combination Plans)	Co-payment for urgent care & specialist office visits will increase from \$20 to \$35. Premiums will increase by 5 percent.*	N/A
PERS Select (Basic)	Changing to value-based insurance design (VBID). Personal Doctor visit co-payment will decrease to \$10; all other co-payments will increase from \$20 to \$35. Premiums will decrease by 25 percent.*	N/A
UnitedHealthcare (Basic & Combination Plans)	Premiums will decrease by 1 percent.*	Withdrawing from: <ul style="list-style-type: none"> • Bay Area Region (public agencies only) • Other Northern Region (public agencies only) Members must choose a different health plan during Open Enrollment.

2. Members should check www.calpers.ca.gov/page/retirees/health-and-medicare/retiree-plans-and-rates to determine what rates you will have in 2019. For those not using a computer, you may call CalPERS at **888.225.7377** for assistance and request that the rates tables be mailed to you.
3. A key consideration is the monthly contribution amount CalPERS makes toward your premiums. For those members who are fully vested and are on the 100/90 formula, there has been a slight increase in

contribution amounts. One party coverage is \$734 per month. Two part coverage is \$1,398. Family (3 or more) coverage is \$1,788. Using the applicable contribution amount, you can determine what you're out of pocket costs would be, if any, for 2019.

4. Even if you are on Medicare, your rates may go up significantly if you are a combo family (one member on Medicare and others on Basic), if on one of the four plans with increased cost.

5. Anthem Select HMO Basic will

no longer include UC Davis hospital or providers in its plan. If you or your dependents are in this plan you will need to choose between finding new providers or switching to a plan that includes UCD, if available.

6. CalPERS has announced known plan changes in which carriers are dropping providers/hospitals. However, some carriers don't finalize their contracts with providers for the upcoming year until late August or early September. It's possible that other providers will be dropped, or individual providers

decide not to continue accepting a particular plan. It is prudent to contact your current physician and hospital, as well as your plan, to ensure there are no changes.

CalPERS sent letters in late July to all members who will potentially be adversely affected by 2019 changes. The letters varied in content and targeted the affected member groups based on their individual circumstances. CSR requested and was granted an opportunity to comment on drafts of these letters prior to distribution. CalPERS granted our request and included a number of our suggestions.

As I mentioned in prior columns, we don't believe CalPERS abandonment of risk adjustment was in the best interest of our retirees nor the manner in which it was done. We will continue to request reconsideration of that decision, especially for the self-funded Anthem PPO plans whose cost is not negotiated with carriers.

Finally, if you think you may be negatively impacted, have questions, or just want to be confident in your health plan choices for 2019, visit the CalPERS website and log onto your own **my|CalPERS**, or call CalPERS at **888.725.7377** for assistance.



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

Beverly Banks
Jean Ingram
Nora Lyman
Janice Martinez
Mehdi Mortezaei
Rosa Requena
Augusta Solano

Chapter 2

Deborah Balluch
Daniel Bean
Lisa Binsfeld
Alex Boatwright
Sidney Boyd
Stephen Burke
Jennifer Chambers
Earnestine Colter
Colleen De La Rosa
Cathy Duggan
Diana Duggan
Timothy Durham
Patricia Evans
Elizabeth Foster
Michelle Frachevois
Deborah Franklin
Denise Fujii
Theresa Gonzalez
Rebeca Guerra
Aaron Hanson
Felipe Huerta
Donald Ivers
Linda Johnson
Saundra Johnson
Christos Kondylis
Craig Koscho
William Madison
Mary Mejia
Merry Mendoza
Vicki Mendoza
Yolanda Munoz
Rosario Nambo
Felix Nguyen
Chikodi Okoro
Libby O'Mally
Jacqueline Onukwugha
Maria Padilla
Beverly Penland
David Priebe
Cynthia Ramirez
Barbara Roberts
William Russell
Felisa Scott
Jana Shober
Rosemarie Solis
Andre Stone
Deanna Takahashi
Jackie Tarleton
Mark Taylor
Joanna Watzig
Irene Weitkamp
Zoon Yee

Chapter 3

Roger Ambat
Kathleen Canright
Santiago Heredia
Suk Hom

Chapter 4

Jacqueline Cole
Tammy Fletcher
Judith Jenkins
Deanna Jones
Romona Leach
Shevonda Monroe
Maria Mora
Eddie Purtuas
Judith Radeke
Homer Santos
Jenny Wiannecki
Eleanor Williams

Chapter 5

Brian Hixon
Patricia Rogers
Annie Scott
Karen Wescott

Chapter 6

Maria Ceja
Crystal Dixon
Cindi Grani
Elizabeth Karmani
Molly Kelly
Bruce Kosmal
Brenda Lilly
Bette Jean Martinez
Teresa Martinez
Candace Mcdougall
Emily Moffett
Cindy Moore
Rita Osei
Mark Reinhiller
Nancy Rich
Denetta Ross-Christy
Robin Steege
Michael Tocchini
Sylvia Villa
James Wilkinson
Carla Young

Chapter 8

Linda Herman

Chapter 9

Juanchito Ancheta
Van Andranigian
Rocio Brenes
William Farmer
Cynthia Gillespie
Frank Gonzales
Ruby Gutierrez
Yim Hartanto

Hao Le
Kathy Mckelvie
Nga Pham
John Plumley
Mildred Singh
Nancy Stuck

Chapter 10

Paula Croft
Mark Cromer
David Deering
Tamara Gonzales
David Highland
Gloria Morgan
Audrey Petersen
Jeanne Schrader
Michael Schrader
Robert Schrempp

Chapter 11

Deborah Brewer
Betty Clark
Rebecca Frase-Gonzalez
Rachel Freeman
Deidre Kappmeyer
Luba Kobzeff
Lydia Ramirez

Chapter 12

Veronica De La Hay Ramirez
Ernest Paez
Janita Rembert-Austell

Chapter 13

Clyde Aguilar
Rebecca Capobianco
Olga Espitia
Joyce Hanks
Velma Rickett
Iona Wyckoff

Chapter 14

Deborah Harris
Wendy Needels
Michelle Ngotel
Maria Pope
Mark Schweitzer
Barbara Stowell
Melissa Withers

Chapter 15

Steven Berkstresser
Sharon Boss
Daniel Delgadillo
Michelle Ison
Michael Romero
Charles Sandoval
Amy Wong

Chapter 16

Pacita Aquilizan
Nancy Lee-Williams

Salomon Marin

Chapter 17

Debra Almand
Armando Arce
Lydia Camarce
Grace Keil
Pilar Khder
Marietta Kimball
Myrna Lorenzo
Raul Martinez
Richard Shea
Alfredo Talampas
Flora Walter

Chapter 19

Ginger Stewart

Chapter 20

Tony Arrizon
Gloria Borysewicz
John Gardner
Reynaldo Ignacio
Michael Steadman
Teresita Trillo
Christy Weeks

Chapter 21

Kathleen Alves
Carol Baptista
Circe Bisby
Joseph Bosso
Charlotte Daly
Sandra Dechene
Rebecca Del Rosario
Arnold Delfin
Edmond Endaya
John Ennis
Samuel Escano
Alexandria Escareno
Lorna Estalilla
Lynne Fontelera
Carlos Garza
Frank Gravante
Stephen Joiner
Eva Lopez
Marijane Lua
Christina Ondrasek
Linda Respini
Lavina Rogers
Miki Seike
Julie Siacunco
Gomer Silva-Netto
Kim Strom
Douglas Timoney
Samantha Toffoli

Chapter 23

Kenneth Miller
Samuel Monroe
Francis Oribello

Chapter 26

Sandra Bozarth
Sherry Harris
Sebette Hawkins-Cooks

Chapter 31

Russell Allen
Rosario Arca
Joan Johnson
Kathy Moses
Gustavo Ruelas
Francine Stuart

Chapter 34

Karen Arden
Andrew Coen
Tuyet Do
Kathy Dungan
Maria Gonzalez
Raied Hanna
William Jones
Kieuchi Nguyen
Henry Ortiz
Alison Quigley
Praxik Shah
Roberta Valentine

Chapter 35

Rosaliza Calo
Alphonse Cardens
Betty Davis
Staci Geels
Tammie Gonsalves
Maria Mendoza
Janet Nay
Stacy Spain
Susan Taimour
Michael Wilcox

Chapter 36

Kathleen Kettmann
Elaine West

Chapter 165

Patrick Aaron
Dina Cochrane
Laura Garcia
Patricia Gutierrez
Susan Harvey
Aleta Hernandez
Christine Hopper
Gayle Jones
Jaliye Keffelew
Neal Kohatsu
Gloria Loftin
Nancy Marcheschi
Kathryn McKnight
Michael Pitts
Dale Price
Dale Robertson
Loralee Sipes
Cynthia Stafford
Kimberly Wheatfill
Deborah Williams
Dawna Youngblood-Morrow

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



CHAPTER MEETING NOTICES

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Carol Bowen, (510) 527-5131, csrchapter1@gmail.com; **Vice President:** Stella Torrez; **Treasurer:** Digna Laureano *Meets in April, September and December unless otherwise announced*

NOTE: New Meeting Contra Costa County

Meeting: Tuesday, Sept. 4, 11:30 a.m. **Where:** Stanford's Restaurant, 1300 S Main Street, Walnut Creek. **Program:** Supplemental election to fill two delegate vacancies. **Cost:** Members \$10; Guests (limit one) \$20. **ADVANCED PAYMENT BY CHECK IS REQUIRED.** Make check out to CSR CHAPTER 1. Send payment to Carol Bowen, P.O. Box 5047 Richmond, CA 94805-5047. RSVP accepted by MAIL ONLY and must be postmarked no later than August 24. Checks postmarked after will be returned to sender. Please note payments for lunch will not be accepted on Sept. 4 and lunch will not be served without advance payment. **For more information:** Please contact Carol Bowen.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Louis Espinoza, (916) 397-2526; LEspinoza@CalRetirees.org; **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

NOTE: No Meeting in September

Meeting: Monday, Oct. 1, 11 a.m. to noon, Lunch; official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St., Sacramento. **Program:** TBA. **Menu:** Roast beef on whole wheat bread, waldorf salad and brownie. Veggie: Avocado feta cheese crumble, lettuce and tomato on roll. 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 September 17 at 5 p.m. Contact Phyllis Johnson from 8:30 a.m. to 8:30 p.m. only at the email or number listed above. **Note:** Meals cannot be served without advanced 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

Usually meets on the second Friday of March, 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:** Fish and chips or Salisbury steak **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.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310) 204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **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) 524-7219; **Secretary:** Korryn Koplen, (209) 577-8376; **Treasurer:** Tom Hill, (209) 524-6650; *Usually meets after each CSR Board meeting*

NOTE: Chapter 16 has invited Chapter 5 to their September 21 meeting.

Meeting: Friday, Sept. 21, 12:30 p.m. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Program:** Health insurance representatives to speak and answer questions for open enrollment. **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: Thursday, Aug. 9, 11 a.m. **Where:** Sizzler, 9860 Sierra Ave., Fontana. **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) 277-7357, kpsayer@charter.net; **Secretary/Treasurer:** Patti Falk, (707) 445-1196, pmfalk@earthlink.net.

Meetings are usually held quarterly Humboldt

Meeting: Thursday, Sept. 13, 12:30 p.m. **Where:** Rohner Park, 5 Park St., Fortuna. **Program:** Chapter 8 Annual BBQ. **Cost:** Members plus one eat free, everyone else is \$10. **Reservations are required:** By Sept. 7. **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, Aug. 8, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Rosewoods Restaurant 10769 South St. Ave. Cerritos. **Program:** TBA. **Cost:** Chapter pays \$15 per member. Guests pay for themselves. **Reservations:** Not required.

Meeting: Wednesday, Sept. 12, 10 a.m. executive board meeting, lunch 11 a.m., general meeting 12:00 p.m. **Where:** Carrow's, 19011 Bloomfield Ave., (on the corner of Bloomfield and South Street) Cerritos. **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, Oct. 25, 10:30 a.m. lunch at noon. **Where:** Elks Lodge, 222 Elks Lane, San Luis Obispo. **Program:** TBA. **For more information:** Please call any officer listed above.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; chrchr90@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: Wednesday, Sept. 5, 11:30 a.m. **Where:** Pardini's, 2257 West Shaw Ave., Fresno. **Program:** Veronica Reynada & Aaron Love from United Healthcare. A representative from the D.A.'s office will provide updates on "Senior Scams". Representatives at Kaiser and Anthem have been invited. We will be collecting any size slightly used jackets and/or coats for an extra door prize ticket. **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, gerber@hotmail.com; **Treasurer:** Barbara Griffin, *Usually meets on the second Wednesday of even months*

Meeting: Wednesday, 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. **Meeting:** Wednesday, Oct. 17, 11:00 a.m. **Where:** Olive Garden, 12330 Amargosa Road, Victorville. **Menu:** Choice of breakfast or lunch items. **Program:** Plan to attend and bring a friend. **For more information:** Please contact Linda Currie at the number/email listed above.

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, Aug. 20, 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, Aug. 15, 11:00 a.m. **Where:** Creative Catering, 2565 Zanella Way, Chico. **Program:** Christina Fountain, Senior Business Analyst with OptumRx will speak. **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 Aug. 10. 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

CHAPTER MEETING NOTICES

Meeting: Friday, Sept. 21, 12:30 p.m. **Where:** The Old Spaghetti Factory, 2702 W. March Lane, Stockton. **Program:** Health insurance representatives to speak and answer questions for open enrollment. **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

GREATERSAN 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, San Diego. (Off of I-15, take the Aero Drive exit. From north or south, go west to the signal and turn right. 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, Oct. 17. **Where:** TBA. **Program:** Luau theme. **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, RFranklin@CalRetirees.org; **Vice President:** Donald Lehnhoff, (707) 795-9405; **Secretary:** Eric Norrbom, (707) 322-1528

Meets quarterly
NOTE: SPECIAL MEETING
Meeting: Tuesday, Sept. 18, 11:30 a.m. **Where:** Quail Inn at Oakmont, 7035 Oakmont Dr., Santa Rosa. **Program:** Supplemental election to fill five delegate vacancies. **Cost:** Members are \$5 each; guests \$10 each. **Menu:** Baked Snapper or Cross Rib of Roast. **Reservations are required:** Please send check made out to CSR Chapter 21 with lunch choice(s) to Harold Rose, 729 Warren Lane, Santa Rosa, CA 95401-5412 to arrive by Saturday, Sept. 8. **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: Wednesday, Sept. 26, 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. **For more information:** Please contact any officer 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:** Grinder Deli Restaurant, 1820, 1 W Los Angeles Ave., Moorpark. **Program:** Christina Fountain from OptumRx and representatives from United Healthcare. **Cost:** \$10 per person. **For more information:** Please contact Raylene Laverentz at the numbers listed above.

CHAPTER 34

ORANGE COUNTY-SANTA ANA
President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **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, Aug. 1, 11 a.m. **Where:** Claim Jumper, 18050 Brookhurst, Fountain Valley (in the back meeting room). **Program:** OptumRx representative. **Cost:** Members eat free.

Meeting: Wednesday, Sept. 5, 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

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.

Hanford
Meeting: Thursday, Aug. 23, 11 a.m. **Where:** Que Pasa Mexican Cafe,

located in the Hanford Mall, 1675 W Lacey Blvd., Hanford. **Program:** TBA. **Reservations are required:** Please contact Lou Flores at number/email listed above.

Meeting: Thursday, Sept. 13, 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, ejqqsq@gmail.com; **Vice President:** Carolyn McIntyre, (831) 722-3827; **Secretary:** Susan Sisson; **Treasurer:** Marilyn Hamilton **Usually meets the third Thursday of even months at various locations**

Meeting: Thursday, Aug. 16, 11:30 a.m. **Where:** Relax! Grillin & Chillin, 3650 San Juan Road, Hollister. **Program:** TBA. **Menu:** Order from the lunch menu. **Cost:** Members eat free; guests \$20. **Reservations are required:** Please contact Quen Quigley by August 14. **For more information:** Please contact Quen Quigley.

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

CHAPTER 165

SACRAMENTO
President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **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:** Please contact Joe Reynoso.

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.

NOTE: SPECIAL MEETING
Meeting: Friday, Aug. 31, 10:00 a.m. **Where:** CSEA, Valley Quail Conference Room, 3rd floor, 1108 O Street, Sacramento. *Street parking is limited around the building, so please carpool and arrive early to allow time to find parking. **Program:** Supplemental election to fill one delegate vacancy. **For more information:** Please contact Joe Reynoso.

ANSWERS FROM PAGE 10

Stormy Weather – Answers

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