

CALIFORNIA STATE RETIREES



Vol. XXXVII No. 8

A PUBLICATION REPRESENTING CALIFORNIA STATE RETIREES

AUGUST 2023

CSR Welcomes CalPERS Officials to Milpitas Board Meeting

CSR held our 2023 June Board meeting June 26-June 28, at the Embassy Suites in Milpitas with over 120 CSR members in attendance at the three-day event. On June 26, the Board, chapter presidents and committee chairs met for a leadership meeting; committee meetings were held on Tuesday; and the Board meeting was on Wednesday.

Christina Fountain with OptumRX kicked off the Monday meeting providing pharmacy updates and sharing valuable information regarding changes for 2024.

CalPERS Board Member Yvonne Walker joined us at the Leadership Meeting to address the CalPERS third-party security breach and answer questions from members. Board Member Walker graciously gave her cell phone number to all in attendance in the event they had more questions.

On June 27, the following committee meetings were held: HBC, Finance Committee, and Membership Committee. New Membership Committee Chair Diane Padilla introduced herself

to the members and reported on committee updates and strategic plans. On June 28, CSR Legislative Representative Ted Toppin joined us virtually to report on various legislative bills and the

monitoring services being offered. He also gave information on how CalPERS is leading in investment strategies and health care benefits. Finally, Mr. Pacheco gave his business card to all members in

attend our meetings and share valuable information with our members.

As always, CSR Board meetings are full of information, updates and community, strengthening our relationships and commitment to CSR throughout the state.

Thank you to all who attended the Milpitas Board meeting.

Your participation and dedication is greatly appreciated and needed as we work together to protect the pension and health benefits of all retired state employees.

The remaining 2023 statewide Board meeting will be on October 30 – November 1 in Sacramento.

If you are interested in attending a statewide Board meeting, please reach out to your local chapter president to inquire.



2023-2024 State Budget - May Revise Report. We were lucky enough to also have CalPERS Board Member Jose Luis Pacheco join us to provide updates to the CalPERS third-party security breach and encouraged members to take advantage of the free credit

attendance encouraging them to contact him with any questions. CSR would like to extend a big thank you to Christina Fountain with OptumRX and CalPERS Board Members Walker and Pacheco for taking the time to

For more information, please contact CSR HQ at 888.808.7197 or email

CSRinfo@Calretirees.org
You can find more Board Meeting photos on Page 7 & 8.

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Upcoming EVENTS

- September 4: Labor Day
- October 30-November 1: CSR Board of Directors Meeting in Sacramento
- October 31: Halloween

California State
RETIREE

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501(c)(5)

Join us!

43,000 Strong and Growing!



California State Retirees Membership 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)

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

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

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS



California State Retirees CPAC 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

Please choose to which PAC you would like to contribute
You may contribute to both.

CSR Candidates PAC

Payroll Deduction Authorization
I authorize \$2 \$5 \$10 Other _____
to be withheld from my monthly (Maximum of \$15.50/mo)
pension for California State Retirees' Candidates PAC

Contribute to the CSR Candidates PAC
I would like to make a contribution to California State
Retirees' Candidates PAC
Enclosed is my check for:
 \$10 \$25 \$50 \$100 Other _____
(Maximum of \$186.00/year)

CSR Issues PAC

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

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)

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)

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

JOIN ONLINE: WWW.CALRETIRES.ORG/JOINUS

Are you constantly forgetting things?

As we age, we may experience memory loss or forgetfulness. But it's never too late to take steps to limit the memory loss that comes with aging. Read about how [here](#).

Blue Shield Medicare plans offer more benefits to help you keep your body and mind healthy:

- SilverSneakers® program allows access to fitness locations nationwide
- 24/7 access to phone and video consultations with physicians
- See any doctor that accepts Medicare
- \$0 deductible
- Nationwide coverage
- Worldwide coverage for emergency services and urgent care

To learn more about Blue Shield Medicare (PPO), visit blueshieldca.com/calpersmedicare or call **(888) 802-4599 (TTY: 711)**, 7 a.m. to 8 p.m., seven days a week.



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Blue Shield of California is a PPO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. Blue Shield of California offers individual and employer group retiree plans to Medicare beneficiaries who have Part A and Part B. Individual plans are open to all Medicare beneficiaries who reside within a plan's specific service area. Employer group retiree plans are open only to Medicare beneficiaries who are eligible group retirees and who reside within a plan's specific service area. Individual and employer group retiree plans have different service areas, benefits and provider networks.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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Blue Shield of California is an independent member of the Blue Shield Association

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To Your Health



By Larry Woodson, CSR Health Benefits Committee chair

In today's column I will address:

1. The Long-Term Care Settlement
2. CalPERS approval of 2024 Premiums
3. ACO REACH Update
4. My "Retirement" from the Health Benefits Committee

1. Long Term Care Settlement Update – Elaine Edwards-Yahraus, who is our HBC lead on this issue, has signed up for the court hearing on July 26 in LA Superior Court where the judge will hear from the plaintiffs and defendants regarding the final settlement. There have been a number of protests to the settlement, which may or may not affect the outcome. Another development Elaine discovered from a newly filed document, is that the class was expanded in June to include a number of new members who had till July 21 to exclude themselves from the class, protest, or select one of the options given class members. We have not been able to determine what criteria for inclusion at the last minute is nor how many new members could be added. My

personal guess is that it could be expanded for out of state members who were initially excluded, though meeting all other class criteria. We will likely know by the time this column is published. One other significant piece of information, though not official, is that less than 1% have requested to be excluded. If true, that would mean CalPERS would not have cause to pull out of the Settlement. Stay tuned.

2. CalPERS Approval of 2024 Premiums – On July 18 at the CalPERS Board Offsite the staff presented the final premiums to the Board for consideration. The Board approved them after much discussion and expression of concern. I attended the meeting virtually and gave public comment on behalf of CSR. I objected to United Health Care and Kaiser holding fast to their preliminary rate increases. Many Board members expressed the same concern, especially with Kaiser's increase of 13.07%. The overall average increase of all plans over 2023 rates is 10.77%. Tables of all plan increases for HMO Basic, PPO Basic, and Medicare plans are provided in this edition of our paper on pages 6 and 7. Interestingly the approval of the rates barely passed on a 6-5 vote of the Board.

3. ACO REACH Update – I also gave comments to the Board on ACO REACH. I completed research on those California companies who are approved as REACH ACOs for 2023 by Center for Medicare and Medicaid Services (CMS) and found some

shocking shortcomings, lack of compliance with CMS requirements, lack of transparency on their websites, and lack of responsiveness to some I contacted by phone. I sent a written report to all CalPERS Board members just before their offsite. In my comments I drew attention to my report and gave a brief summary. I asked that they put ACO REACH as a discussion topic for their next PHHBC meeting to consider opposing REACH and asking President Biden to terminate the model. I believe several Board members support that discussion. Additionally, Assembly Joint Resolution 4 of the California legislature, which asks President Biden to terminate the program immediately, passed the Assembly, passed the Senate Health Committee on a 10-0 vote and will be heard soon on the Senate floor. I think it should pass easily, which could serve to encourage CalPERS to do the same. Stay tuned.

4. My Retirement from the Health Benefits Committee - I have reached a difficult decision to step down from the CSR Health Benefits Committee effective August 1. I've been Chair going on 8 years and for a number of reasons need to step away. Becoming first time grandparents of identical twin girls, we want to spend more time with them and help my son and daughter-in-law, who live nearby and who both have full-time challenging jobs. My wife and I would also like to travel more. The number of CalPERS, CSR and HBC meetings I regularly attend would make that difficult. I'm also looking

for a little less stress, which there seems to be no shortage of when dealing with our health benefits. Tom Considine, our Vice Chair, has agreed to step up and become Chair, with Board approval. Tom has been very active and worked tirelessly with me for 2 years on the Healthy California For All Commission and more recently our lead on the newly established Office of Health Care Affordability. I would like to thank all the HBC members, both current and past, for their excellent work. They each have unique expertise on the health benefits issues on which they focus and have all been very dedicated to protecting our benefits. I'm confident they will all continue to give Tom the same level of support in moving forward. I also want to thank CSR President Stephanie Hueg, Tim Behrens, Vincent Hererra and all Board members for their support and for the work of the HBC. I also thank the staff, especially Corinne Celentano, who has been an important element in facilitating communication and assisting in our advocacy for our members. And many of our members from various chapters have contacted me over these years with excellent suggestions and heads up. I have also enjoyed my participation in Sacramento Chapter 2 and its great leadership. Lastly, I have told HBC members and Stephanie that I want to stay engaged in health benefits issues and in touch with all of them, but on an informal and less intense level.

To your health,
Larry

CalPERS share | Security Breach Update

Please review the update on the CalPERS third party vendor, PBI, security breach:

1. Experian has enrolled approximately 133,600 CalPERS members in credit monitoring. This represents approximately 17% of all members impacted.
2. Experian has received more than 37,000 calls. The average wait time continues to be about 2 mins.

3. CalPERS' Contact Center has received more than 4,400 calls and we have responded to more than 2,650 emails to the dedicated incident email box at PBIquestions@calpers.ca.gov.
4. We continue to update the Frequently Asked Questions on our website based on feedback from members and stakeholders.

If a retiree has misplaced their initial letter with activation code, the retiree can contact PBIquestions@calpers.ca.gov and request they research their account to provide their activation code. They'll need the retiree's ten-digit CalPERS Identification Number (CID), physical address and phone number to locate their account.

If the retiree prefers to contact by phone, they may call the CalPERS

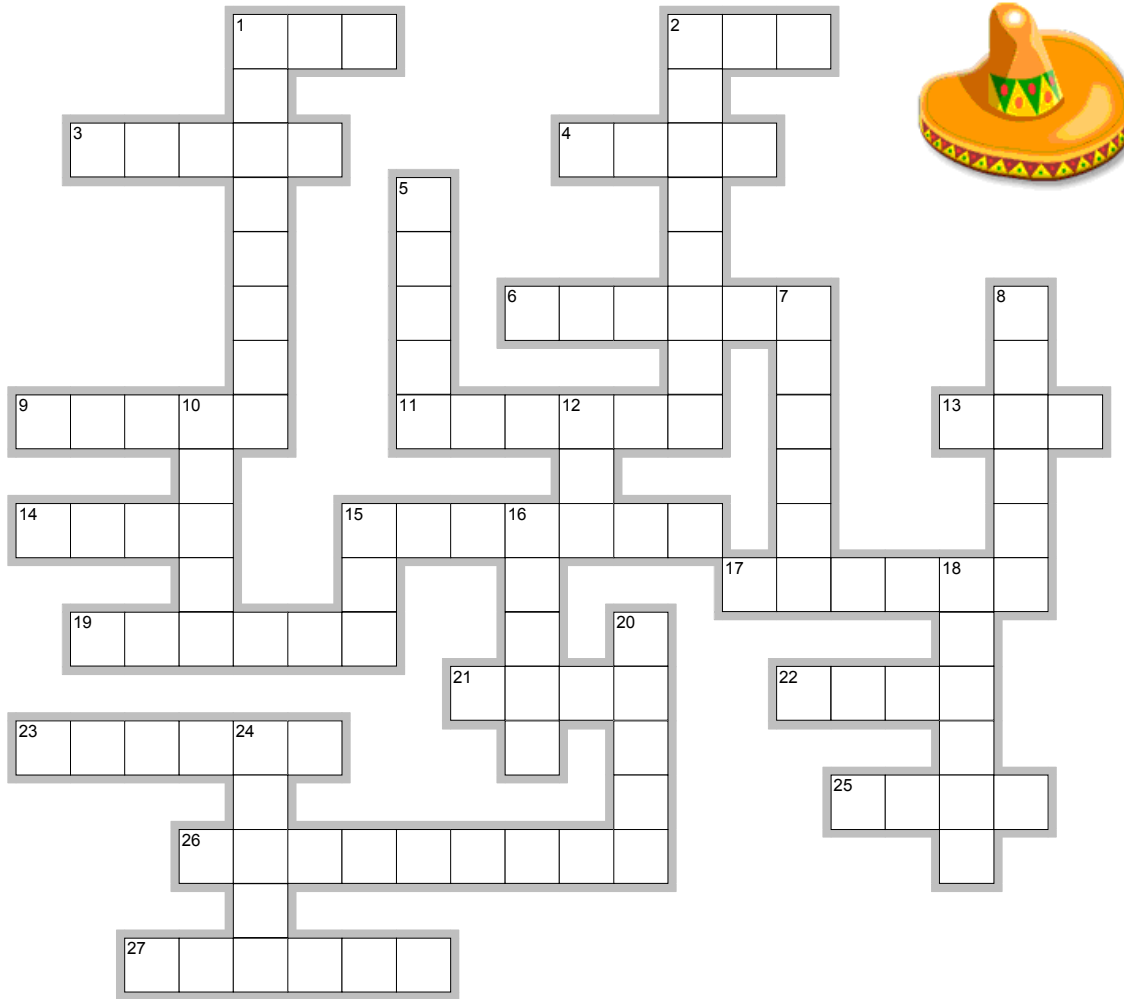
Contact Center at **888 CalPERS** (or **888-225-7377**), Monday through Friday from 8:00 a.m. – 5:00 p.m. to request their activation code.



PUZZLES Spanish Crossword

Spanish Crossword Puzzle

Whether you're learning Spanish or English for the first time, or you just want to brush up on these languages, we think you'll enjoy solving this puzzle. We've used 30 basic Spanish words for clues. You need to write the English word for each one in the crossword puzzle.



Gnocchi Foil Packets

Ingredients

- 1 pound Gnocchi
- 2 cups frozen corn, thawed
- 2 cups cherry tomatoes, halved
- 4 tbsp. butter, cubed
- 2 cloves garlic, minced
- 1 dash salt and pepper to taste
- 12 tbsp. dry white wine
- 1/4 cup fresh basil, chopped
- Optional Garnish:
- 1 dash grated Parmesan
- 1 pinch red pepper flakes

Directions

Cut four sheets of heavy-duty aluminum foil into 10" strips. Spray with cooking spray. Divide gnocchi, corn, tomatoes, butter, and garlic evenly between the strips of foil. Drizzle each with 3 Tbsp. of wine. Sprinkle with salt and pepper.

Cut four more 10" strips of foil and place on top of the packets. Fold up the sides and roll or crimp to seal.

To Grill: grill over medium-high heat for 15-20 minutes. Carefully open one packet to test the potatoes and shrimp for doneness. If needed, continue cooking the packets until the gnocchi is tender and the tomatoes are bursting.

To cook in the oven: Preheat the oven to 425°F. Place foil packets on a baking sheet and cook for 15 minutes. Carefully open the packet to test doneness, and if needed, cook in five-minute increments until fully cooked through. For a golden top, open foil packets, remove foil from the top, and sprinkle with Parmesan. Place packets under the broiler for an additional 2-3 minutes.



WORD LIST

ACROSS

1. seis
2. dos
3. blanco
4. azul
6. viernes
9. cincuenta
11. treinta
13. uno
14. cuatro
15. martes
17. veinte
19. once
21. cero
22. nueve
23. naranja
25. cinco
26. miércoles
27. domingo

Down

1. sábado
2. jueves
5. ocho
7. amarillo
8. lunes
10. tres
12. rojo
15. diez
16. siete
18. doce
20. cuarenta
24. verde

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LinkedIn: @CaliforniaStateRetirees

Website: www.CalRetirees.org



CALPERS NEWS

CalPERS Announces 2024 Health Plan Premiums

The CalPERS Board of Administration today approved health plan premiums for calendar year 2024, at an overall premium increase of 10.77%. Basic (non-Medicare) plans will increase 10.95% overall. Members enrolled in CalPERS' Basic Health Maintenance Organization (HMO) plans will have an average premium increase of 10.50%. Preferred Provider Organization (PPO) Basic plans will have an overall increase of 12.17%. Medicare plan premiums will rise 9.55% overall. "We recognize these premium increases are too high, but they will not deter our continued focus in providing access to high-quality, equitable care that improves health outcomes for our members," said Ramón Rubalcava, chair of the Pension & Health Benefits Committee. "The health care universe remains challenging with medical costs rising sharply; however, we have some plans bucking the trends, giving our members the choice to save money if they shop plans." The primary driver of the premium increases is rising costs due to high medical inflation. In the Basic program, Kaiser Permanente and the PPO plans are experiencing the highest increases. Medicare plan premiums are going up because health plans expect to receive less revenue from the Centers for Medicare & Medicaid Services (CMS) in 2024. "While the Kaiser premium increase impacts half of our Basic members, there are several other high-quality plan choices in our portfolio with lower monthly premiums," said Chief Health Director Don Moulds. "We're encouraging members to shop for more affordable health plans during this Open Enrollment season. In some areas of the state, members could save hundreds of dollars a month by changing plans." CalPERS will be providing members with more options to choose from as the Board approved the following health plan expansions for 2024, including: Blue Shield Access+ EPO plan expansion into Del Norte and San Benito counties, UnitedHealthcare Alliance HMO plan expansion into 12 counties for public agency and school members: Alameda, Contra Costa, Marin, Merced, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Stanislaus, UnitedHealthcare Harmony HMO plan expansion into Santa Clara and Santa Cruz counties, and Western Health Advantage MyCare Select Medicare expansion into Humboldt County. In addition, Health Net SmartCare will be removed from the CalPERS Health Program. The plan currently covers 8,600 members, who will need to choose a new plan during Open Enrollment held from Sept. 18 to Oct. 13, 2023. The following tables represent the overall percentage premium change for each health plan between 2023 and 2024 using the state, single-party premium.

You can also view them at www.CalRetirees.org

Basic Plans	% Premium Change
Anthem Blue Cross Select HMO	2.40
Anthem Blue Cross Traditional HMO	7.28
Blue Shield Access+ HMO and EPO	5.92
Blue Shield Trio HMO	6.51
Health Net Salud y Más HMO	3.97
Kaiser Permanente HMO	13.07
Kaiser Permanente HMO Out-of-State	13.59
PERS Gold PPO	12.17
PERS Platinum PPO	12.18
Sharp Performance Plus HMO	8.93
UnitedHealthcare Alliance HMO	4.90
UnitedHealthcare Harmony HMO	5.73
Western Health Advantage HMO	6.19
Total Basic Weighted Average Change	10.95

Medicare Plans	% Premium Change
Anthem Medicare Preferred	-1.88
Blue Shield Medicare	8.51
Kaiser Permanente Senior Advantage	14.67
Kaiser Permanente Senior Advantage Out-of-State	16.20
Kaiser Permanente Senior Advantage Summit	14.95
Kaiser Permanente Senior Advantage Summit Out-of-State (new plan for 2024)	N/A
PERS Gold Medicare Supplement PPO	3.54
PERS Platinum Medicare Supplement PPO	6.70
Sharp Direct Advantage	2.70
UnitedHealthcare Group	14.03
UnitedHealthcare Group Edge	2.32
Western Health Advantage MyCare Select	-18.87
Total Medicare Weighted Average Change	9.55

"We continue to experience rising costs in our Basic PPO plans that we know are unsustainable," added Moulds. "We have been working on numerous strategies to curb future cost increases that will be reflected in our upcoming PPO solicitation later this year." Included in the Basic premiums is a continuation of CalPERS' risk adjustment strategy, approved by the Board in 2020. Starting in 2024, the Basic HMO and PPO plans will begin a three-year transition into a single risk pool. The change is expected to stabilize enrollment across the HMOs and PPOs by pricing the plans based on the value of their benefits and network instead of the mix of healthy or unhealthy members in a plan. The 2024 Basic and Medicare premiums for the three association plans offered within the CalPERS Health Program will increase 9.73% and 5.98%, respectively. The association boards independently negotiate the plan premiums and benefit designs for their dues paying members.

CalPERS members can shop health plans and make a change during Open Enrollment. Beginning September 11, members can find Open Enrollment information on the CalPERS website and customized information in their myCalPERS accounts. Using the Search Health Plans tool in myCalPERS, members can compare plan monthly premiums and copays, and search for primary care doctors and specialists to see which plans they participate in. Premiums will take effect Jan. 1, 2024.

Additional table on page 7

The California State Legislature is currently on Summer Recess and will return on Monday, August 14. They will then have a month to complete any unfinished business before adjourning for the year on September 14. Here is an update on some of the bills that we are monitoring and may be of interest to CSR members:

Support
AB 46 (Ramos) Would exclude from state taxation the gross retirement income received by retired members of the U.S. Armed Forces and recipients of the Department of Defense’s Survivor Benefits Program. AB 46 will honor those who have dedicated their lives to serving our country while helping to retain and attract uniformed service retirees. **STATUS: Awaiting hearing in Senate Appropriations Committee.**

AB 559 (Boerner-Horvath) Would extend the sunset date for the California Senior Legislature Voluntary Tax Contribution Fund

to remain on the state income tax return through 2030, to provide ongoing financial support to the California Senior Legislature. **STATUS: Awaiting Governor’s action.**
AB 616 (Rodriguez) Would enact the Medical Group Financial Transparency Act, which would authorize the disclosure of financial reports and financial statements of providers and physician organizations collected by the Office of Health Care Affordability and financial and other records of risk-bearing organizations be made available to the Department of Managed Health Care. **STATUS: Awaiting hearing in Senate Appropriations Committee.**

AB 820 (Reyes) Would require the composition of various advisory groups and bodies to include an official or representative who advocates for, or administers programs that serve, older adults. **STATUS: Awaiting hearing in Senate Appropriations Committee.**

ACR 39 (Bains) Would recognize

the month of May 2023 as Older Californians Month. This bill will also encourage all Californians to recognize and treat all older adults with compassion and respect. **STATUS: Chaptered by the Secretary of State on June 1, 2023.**

AJR 4 (Schiavo) Would request the President of the United States to immediately end the Accountable Care Organization (ACO) Realizing Equity, Access, and Community Health (REACH) Model under the federal Medicare Program, with the goal of eliminating corporate profiteering and expanding consumer-directed access to care established through Traditional Medicare. **STATUS: Senate Third Reading File.**

SCR 5 (Nguyen) Would recognize the month of May 2023 as Older Americans Month and encourages all Californians to recognize and treat all older adults with compassion and respect. **STATUS: Chaptered by the Secretary of State on June 1, 2023.**



Ted Toppin

SJR 1 (Cortese) Requests the Congress of the United States to enact, and the President to sign, legislation that would repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act. **STATUS: Chaptered by the Secretary of State on May 26, 2023.**

For a complete list of all bills that are being monitored by CSR, please see the most recent CSR Legislative Report online.

2024 Health Plan Premiums

continued from page 6

The 2024 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	Medicare
One-Party Coverage	\$983		\$747	\$311
Two Party Coverage	1,890		1,492	631
Family Coverage	2,366		1,936	920

SAVVY SENIOR

Savvy Senior: Best Meal Delivery Services for Seniors Who Don't Cook

Dear Savvy Senior,

Can you recommend some good healthy meal delivery options for seniors who don't cook or get out much? My 80-year-old father, who lives alone, has a terrible diet and I worry about his health.

Concerned Daughter

Dear Concerned,

There are actually a wide variety healthy meal delivery options that can help non-cooking seniors who live at home. Here are several top options to check into.

Community-Based Programs

A good place to start, is to find out if there's a senior home delivery meal program in your dad's area. Meals on Wheels is the largest program that most people are familiar with, but many communities offer senior meal delivery programs sponsored by other organizations that go by different names. To find services available in your dad's area, visit MealsOnWheelsAmerica.org, which offers a comprehensive directory on their website, or call the area aging agency near your dad. Call the Eldercare Locator at 800-677-1116 to get the local number. Most home delivered meal programs across the U.S. deliver hot meals daily or several times a week, usually around the lunch hour, to seniors over age 60 who have problems preparing

meals for themselves, as well as those with disabilities. Weekend meals, usually frozen, may also be available, along with special diets (diabetic, low-sodium, kosher, etc.). Most of these programs typically charge a small fee (usually between \$2 and \$9 per meal) or request a donation, while



some may be free to low-income seniors who qualify for Medicaid. There are also some Medicare Advantage plans that cover limited meal service benefits.

Meal Delivery Service Companies

Another great option for your dad is to order him some pre-made meals online from a meal delivery service company. These companies provide a wide variety of tasty meal choices and will usually post the nutrition information for their meals right on their website.

Most companies will also cater to a host of dietary and medical needs, such as low-sodium and low-carb meals, diabetic meals, gluten-free, dairy-free, and vegetarian options. Plus, the ordering process is very easy. Depending on the company you choose, the food arrives either fresh or frozen and most

deliver all across the U.S. Prices generally start at around \$8 to \$13 per meal, plus shipping, however many companies provide discounts or free shipping when you order meals in bulk. And most companies work with Medicaid and some Medicare Advantage plans to help reduce costs.

Some of the best meal delivery companies for older adults, as rated by Verywell Health for 2023 include:

Best Variety: Magic Kitchen (magickitchen.com)

Best Value: Mom's Meals



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

(momsmeals.com)

Best for Nutrition Consultation:

BistroMD (bistromd.com)

Best Plant-Based Meals: Mosaic

(mosaicfoods.com)

Best Gluten-Free: ModifyHealth

(modifyhealth.com)

Best Chef-Prepared: CookUnity

(cookunity.com)

Best for Customization: Snap

Kitchen (snapkitchen.com)

For more information on this list and their testing methodology, visit VerywellHealth.com and search "Best Meal Delivery Services for Seniors."

Grocery Stores and Restaurants

Depending on where your dad lives, he may also be able to get home delivered meals from local grocery stores or restaurants. Some grocery stores offer a selection of pre-cooked meals and foods, including roasted chicken, mashed potatoes, and fresh soups and salads. Contact the grocery stores in your dad's area to inquire about this option. Or check with some of his favorite restaurants to see if they offer home delivery, or he could use a restaurant delivery service like UberEats.com, DoorDash.com or GrubHub.com.

David Teykaerts Leaves CalPERS

David Teykaerts was named the new executive director of the \$595 million CalSavers, California's retirement savings program, replacing Katie Selenski, who left in April, said Joe DeAnda, spokesman for California Treasurer Fiona Ma.

Teykaerts started at CalPERS in 2012 and continued to grow within the organization. "He has been a good friend to California

State Retirees over the years and we wish him continued success at CalSavers" said CSR President Stephanie Hueg.

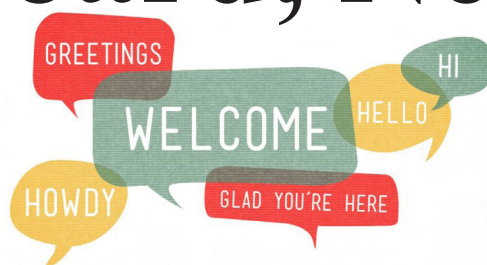
Cori Wong is now serving as interim assistant division chief for stakeholder relations, said John Myers, CalPERS spokesman. CSR will continue to update you on any new information.



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 page 9 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
Cheryl Tan
Inman Cazenave
Paris Young
Nancye Brown
Anne Manley

Chapter 2
Shannon Gillgrass
Vivian Ormond
Dennis Zanchi
Karen Purdie
Mark Rivera
Lupe Villapudua-Perez
David Gillings
Thuy Ngo
Therese Wilson
Bradley Zahedi
Tisha Phillips
Robert Whipkey
Brenda Ferguson
Bruce Vanderford
Laura Petrie
Xavier Pulido
Margaret Thornton
Christiana Wilson
Michelle Martinez
Robin Hamilton
Armida Pacheco
Leslie Schulz
Peter Tze
Celeslie Greer
Susan Cheung
Anita Hurtado
Debra Fancher
Ines Inzunza
Yolanda Shepard
Nancy Zarenda
Deborah Noonan
Sharraine Bedal
Aliise Becker
John Hunter
Alicia Verder
Prabhjeet Mangat

Chapter 3
Barbara Eaton
Debbie Ripley

Chapter 4
Ky Pham
Constance Watkins
Julio Garcia
Jerry Hinkston
Carmen Fernandez

Chapter 5
Andres Reyna
Aaron Justice
Dipak Karamchandani
Kelly Leage
Carolyn O'leary

Chapter 6
Margarita Wright
Brenda Lopez
Maria Melendres
David Sanders

Maria Torres
Lorecel Gravino
Grace Caulker
Richard Baroi
Brent Cooper
Leticia Garcia
Brenda Hall
Yolanda Gary
Steven Shultz
Maryanne Ennis
Stephanie Ford
Silfat Morohunfolu

Chapter 9
Greg Sandoval
Maria Pena
Annette Felix
Susie Hanson
Celina Francisco
Dao Lam
Glen Okazaki
Mary Welsh
Eneyda Manriquez
Deborah Holcomb
Gordana Vidovic

Chapter 10
Arlene Carlisle
Jonelle Thomson
Claire Wilson
Kathleen Boyle

Chapter 11
Charlene Anderson
Timothy Mcclurg
E Hamilton
Arthur Nino
Reiko Elledge
Richard Best
Elizabeth Areizaga
Susan Johnson
Leland Crader
Lovinah Abraham
Alma Mclemore
Kenny Padayhag

Chapter 12
Satvinder Sodhi
Pamela Payne
Julie Bonkowski
Peter Gallerani
Sheila Barkauskas
Judith Hart

Chapter 13
Gloria Spinks

Chapter 14
Dianne Suschil
Kathleen Moroney
Darla Brown

Chapter 15
Kimberly Karcher
Maria Sandoval
Bruce Clarke
Lindy Handa
Jesse Stevens
Alisha Hukill

Chapter 16
Krys Hunter
Janice Moses
Renee Wooldridge
Josefina Alcalá
Jose Reynaga
Patricia Chavez
Sharolyn Koon
Louise Kiefer
Laura Rivera
John Smith
Salvado Filoteo

Chapter 17
Gary Lambert
Juan Flores
George Crawford
Maribel Deleon
Susan Real
Maria Banaga-Bugarin
Sylvia Arnold
Susan Leon
Hayley Godfrey
Gary Andrews
Ellen Herrera

Chapter 20
Lee Choo
Gary Brotz
James Kim
Staci Morning

Chapter 21
Ramona Little
Teresa Bartlett
Michele Kruse
Tracy Goodman
Carla Stone
Robbin Phillips
John Davis
Sandra Galeano
Evelyn Reynolds
Gilbert Levering
Carmen Lemelle
David Bray
Gloria Abu
Cliff Manzano
Pablo Pena
Ester Ignacio
Marsha Robinson
Maria Viray

Chapter 23
Blanca Becerril
Sandra Cordova Montiel
Brian Mercill
Dolores Lopez
Nancy Lorta

Chapter 26
Jian Yang
Colleen Roscoe
Salvador Alatorre
Minhua Bailey

Chapter 31
David Joseph
Beverly Moore
Graciela Ramirez
Donna Hargreaves
Lisa Davis
Claudia Deardorff
Shelley Gonzales
William Locey
Cecilia Mendez
Susan Brooks
Craig Stewart

Chapter 34
Michelle Chissell
Martin Brenner
Hung Chung
Dennis Gray
Adriana Perez
Maria Cutanda

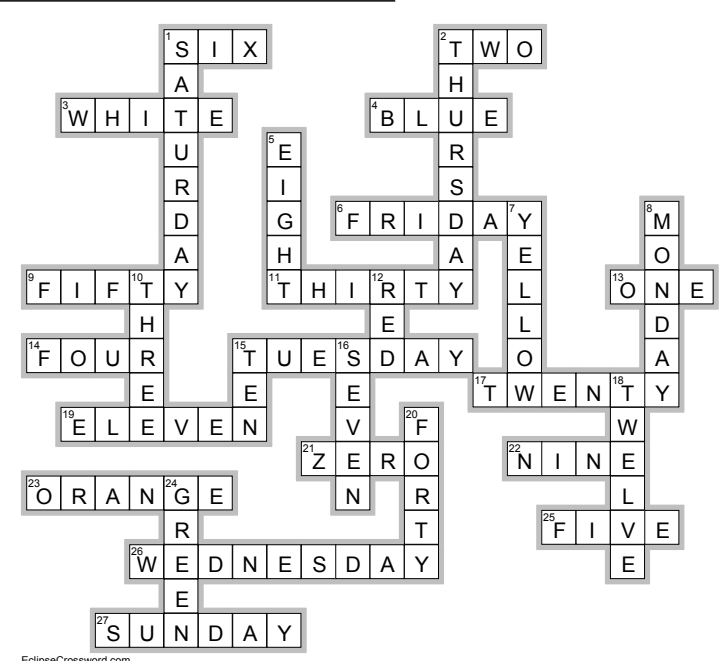
Chapter 35
Monica Griem
Leslie Cornell
Shelley Garcia
Raul Salinas

Chapter 36
Barbara Delfino
Glenn Maxon
Sandra Correa

Chapter 165
Elizabeth Glogowski
Jeffrey Jones
Dale Hamad
E Rectenwald
Ching kang Lau
Kim Leishman
Dorothy Bates
Amy Taylor
Charlena Cassadine
Paula Mcnabb
Elizabeth Gerard
Nichole Franco

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.

Puzzle Answer from Page 5



EclipseCrossword.com



CHAPTER MEETING NOTICES

Please send an email to CSRInfo@CalRetirees.org by the 15th of the month with your meeting information you would like to have printed in the next issue of the CSR newspaper.

CHAPTER 1

ALAMEDA/CONTRA COSTA COUNTIES

President: Allan Lee, ALee@CalRetirees.org; **Vice President:** Nathan Johnson (510) 304-9270, nathan.johnson0406@yahoo.com; **Secretary:** Russell Kilday-Hicks (415) 310-3823 rkildayhicks@gmail.com; **Treasurer:** Peter Greeff petergreeff09@gmail.com.

Meeting: Wednesday, Oct. 4, noon. **Where:** Fairview at the Metropolitan Golf Links, 10051 Doolittle Dr. Oakland. **Program:** TBD. **Cost:** Free to members and one guest. Additional guests \$10 by check made out to Chapter 1 CSR. **RSVP required:** RSVP by September 20 (firm) via email to chapter President at Alee@CalRetirees.org. American Sign Language interpreter available on request (please provide advance notice by Sept. 20). **For more information:** Please contact Allan Lee via the above email.

CHAPTER 2

SACRAMENTO/YOLO AREA

President: Phyllis Johnson, (916) 841-7303, sacyolocsr2@gmail.com; **Vice President:** Sophia Perkins, (916) 613-1813, Idgy1000@att.net; **Treasurer:** Kathleen Elwell (916) 804-6560; **Secretary:** Dianne Welsh, (916) 682-7810, **Hybrid Meeting** choice of in-person or Zoom) NO MEETING IN SEPTEMBER! Next meeting Monday, October 2.

Choice of in-person or Zoom. **Meeting:** All chapter meetings deliver highly important, current information for retirees. Setup committee admittance-only 10:30 a.m. to 11 a.m. Official meeting starts at noon. **Where:** Sierra 2 Center, 2791 24th St. Sacramento. **Program:** Highly important current retiree information delivered at meeting.

RESERVATIONS REQUIRED: RSVP to Phyllis Johnson by Sept. 18 at 5 p.m. Please indicate any special meal needed (gluten-free, vegan, or vegetarian). On all reservations, please indicate first name, last name, member or guest, and whether you will attend in-person or on Zoom. **For more information:** please contact Phyllis Johnson at above contact information from 9 a.m. to 5 p.m.

CHAPTER 3

WEST BAY AREA

President: Skip Charbonneau, (415) 648-4946; **Vice President:** Billie Feliciano, (415) 324-9058; **Secretary:** Vacant; **Treasurer:** Erlinda Villa (415) 407-7905, aida.b.villa@gmail.com

Meeting: Friday, Sept. 29, 11:30 a.m. – 2p.m. **Where:** Basque Cultural Center, 599 Railroad Ave. South San Francisco. **Program:** Membership luncheon meeting. **Cost:** Free to members. \$15 non-members and guests. **Reservations required:** RSVP to Erlinda Villa.

CHAPTER 4

GREATER LOS ANGELES

President: Marta Zaragoza, (310)204-0484; **Vice President:** Cynthia Frison, (424) 227-6489; **Secretary:** Virginia Griffin, (323) 290-3655; **Treasurer:** Emma Johnson, (213) 258-8796 **Meeting:** Thursday, Aug. 17, 12:30 p.m. to 2:30 p.m. **Where:** Petrelli's Steakhouse, 5615 Sepulveda Blvd. Culver City. **Program:** TBA. **Reservations required:** Please RSVP by Aug. 10 to Marta Zaragoza.

CHAPTER 5

CENTRAL VALLEY FOOTHILLS

President: Anita McCabe (209) 602-7775; **Vice President:** Denise Simpson (209) 206-3817; **Secretary:** Korryn Koplen (209) 577-8376; **Treasurer:** Joaquina Canedo (209) 524-7219

CHAPTER 6

SAN BERNARDINO/ RIVERSIDE COUNTY

President: J. Dee Stoddard, (909) 553.9744; **Vice President:** Frank Ornelas, (909) 948-8758; **Secretary:** Yolanda Ornelas, (909) 948-8758 **Treasurer:** Erlinda Ochoa, (909) 822-4128. *Will meet the second Thursday of even months* **Meeting:** Thursday, Aug. 10, 11 a.m. **Where:** Sizzler 1461 Rimpau Ave. Corona. **Program:** TBD. **Reservations required:** RSVP by Aug. 7 to Frank Ornelas.

CHAPTER 8

NORTH COAST AREA

President: Veronica Avila, (707) 487-0235, VAvila@CalRetirees.org; **Vice President:** Robin Dolan, (916) 991-7455, Nibornalod@sbcglobal.net; **Secretary:** Vacant; **Treasurer:** Steve Avila, (707) 487-0235, 59avilasteve@gmail.com. **Meeting:** Monday, Sept. 11, 11:30 a.m. **Where:** Apple Peddler, 308 US Hwy 101, Crescent City. **Program:** Guest speaker Jerry Fountain, CFO, California State Retirees; Chapter budget approval for 2024. **Reservations required:** RSVP by Sept. 5 to Veronica Avila. **For more information:** Please contact a chapter officer listed above.

CHAPTER 9

LOS ANGELES AREA

President: Donna Hernandez, (562) 405-1387, donnacooker@msn.com; **Vice President:** Joseph Sahli, (714) 865-9930, flysam52@aol.com; **Secretary:** Gloria Clansy, (562) 822-6656, gclansy@icloud.com; **Treasurer:** Maria Vazquez Bauer, (909) 519-8055 mavazbauer01@verizon.net **Meeting:** Wednesday, Aug. 9. Executive board meeting starts at 10:00 a.m. All are welcome. General meeting follows at noon. **Where:** Sizzler, 10315 Lakewood Blvd. Downey. **Program:** TBA. **Cost:** Members must sign in and receive meal voucher from Board officer prior to ordering – no cash reimbursements; guests pay for own meal. **RSVP:** Not required. **Note:** Members be ready, starting in December meetings on even months to be held in El Monte and odd months in Downey to better serve you.

CHAPTER 10

SAN LUIS OBISPO

President: Leticia Soria, (805) 574-0109, LSoria@CalRetirees.org; **Vice President:** Mary Ann DeLeon; **Treasurer:** Marsha Epstein, (805) 704-0723; **Secretary:** Lori Williams, (805) 550-3510, lori.p.w@gmail.com **Meeting:** Thursday, Sept. 21, 11 a.m. **Where:** United Church of Christ, 11245 Los Osos Valley Rd, San Luis Obispo. **Program:** Guest speaker, Tom Considine with health benefits update. **Menu:** Mexican lunch returns by popular demand. **RSVP:** By September 12 to Lori Williams, at the above contact info. **Meeting:** Thursday, Oct. 19, 10 a.m. **Where:** IHOP restaurant, 212 Madonna Rd, San Luis Obispo. **Program:** Join us for breakfast and learn about statewide activities to protect and improve our benefits. **RSVP:** By October 9 to Lori Williams, at the above contact info.

CHAPTER 11

MID VALLEY

President: Christy Christensen-Fountain, (559) 707-7067; Chrschrs90@aol.com; **Vice President:** Jose Gutierrez, (559) 917-4577; **Secretary:** Claudine Edwards-McDougall, (559) 696-2628; **Treasurer:** Gigi Subilosky, (559) 269-5380 **Meeting:** Wednesday, Sept. 6. 11 a.m. **Where:** Pardini's Catering and Banquets 2257 W. Shaw Ave. Fresno. **Program:** Learn about CalPERS 2024 open enrollment. **Cost:** \$10 each member and spouses; \$15 nonmembers. **Reservations required:** RSVP appreciated by Aug. 29 to 559.707.767 or 559.920.7277

CHAPTER 12

EASTERN MOUNTAIN AND HIGH DESERT AREAS

President: Linda Currie, (661) 273-6390, lcurrie197@roadrunner.com; **Vice President:** Stephanie Pryzbeski-Gilbert, (661) 537-3811, stefva22@hotmail.com; **Secretary:** Blanca Rodriguez, (909) 553-5625, blancrod703@yahoo.com; **Treasurer:** Barbara Griffin, (661) 266-1130, bgrif1275@gmail.com; [BarbaraGriffin,\(661\)266-1130,bgrif1275@gmail.com](mailto:BarbaraGriffin,(661)266-1130,bgrif1275@gmail.com) **Meeting:** Tuesday, Aug. 8, 11:30 a.m. **Where:** Texas Cattle, 44206 10th St. W., Lancaster. **Program:** Learn how CSR protects the pensions and healthcare benefits of retired state workers. Guest speaker Christina Fountain, CPHt, OptumRx. **Cost:** Free. **Reservations required:** RSVP by July 28 to Barbara Griffin or Stephanie Gilbert at the contact information above.

CHAPTER 13

NORTHERN CALIFORNIA/REDDING

President: Terry Coyle, (916) 869-2094, tlc95821@yahoo.com; **Vice President:** LaDora Cooper, (530) 949-2131, Dola27@charter.net; **Secretary:** Audrey Sandeen, (530) 604-5289, theswede8243@gmail.com; **Treasurer:** Georgene Gibson (530) 524-0662, rbjeepman10@hotmail.com *Currently meeting the first Wednesday of every month* **Redding Meeting:** Wednesday, Aug. 2, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen at the information listed above. **Meeting:** Wednesday, Sept. 6, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Country Waffles, 2300 Athens Ave., Redding. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen at the information listed above. **Yreka Meeting:** Thursday, Aug. 3, noon. Please arrive at 11:30 a.m. if ordering a meal. Meeting starts at noon. **Where:** Casa Ramos 100 N. Main St. Yreka. **Program:** TBD. **Cost:** Lunch is free to CSR members and associates. **For more information:** Please contact Audrey Sandeen at the information listed above.

CHAPTER 14

NORTHERN CALIFORNIA/CHICO

President: Kenneth Todd Mayer, (530) 519-2897, KMayer@CalRetirees.org; **Vice President:** S.E. Riazi, (530) 519-2174, SERiazi@CalRetirees.org; **Secretary/Treasurer:** Diana King, (530) 310-3454, LadyDi31481@gmail.com. *Chico – Will usually meet the third Wednesday of every month* **Meeting:** Wednesday, Aug. 16, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Hear guest speakers from Enloe Medical Center. Michelle Evans, Director, case management and Jenny Humphries, Director, EMS & Chief Flight Nurse. **Cost:** Free to CSR members. **Reservations:** Not Required. **For More Information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. **Meeting:** Wednesday, Sept. 20, 11:30 a.m. **Where:** Logan's Roadhouse, 1900 E. 20th St. Chico. **Program:** Speaker Wendy Franco and Tammy Rowe of Anthem Blue Cross discussing 2024 health update. **Cost:** Free to CSR members. **Reservations:** Not Required. **For More Information:** Call or Text Kenneth Todd Mayer or S.E. Riazi. *Susanville - Will usually meet the first Tuesday of the Month April through October* **Meeting:** Tuesday, Sept. 5, 11:30 a.m. **Where:** Diamond Mountain Casino, 900 Skyline Dr Susanville. **Program:** TBA. **Cost:** Free to CSR members. **RSVP:** To Kenneth Todd Mayer or Diana King. **For more information:** Call or text Kenneth Todd Mayer or Diana King.

CHAPTER 15

SIERRA FOOTHILLS

President: Pamela Robison, (916) 768-1657, PRobison@CalRetirees.org; **Vice President:** Joann Stewart, (916) 412-2075, JStewart@CalRetirees.org; **Secretary:** Shari Lynn Goodwin, (916) 521-7593; **Treasurer:** Lieutenant Coopwood, 916-206-2732, LtCoopJr@gmail.com

CHAPTER 16

SAN JOAQUIN COUNTY

President: Sheila Ward-Shaw, (209) 915-1020, sheilaws2@yahoo.com; **Vice President:** Susan Small, (209) 948-3839; **Secretary:** Georgia Pierce, (209) 405-0173; **Treasurer:** Juan Ochoa, (209) 334-1391. *Meets four times annually in March, July, September and December* **Meeting:** Friday, Sept. 15, noon – 2 p.m. **Where:** Whirlows Tossed & Grilled, 1926 Pacific Ave. Stockton. **Menu:** Choose from Chicken Caesar Salad, Turkey Club Sandwich,

CHAPTER MEETING NOTICES

CHAPTER 16

Pulled Pork Sandwich, French Dip Sandwich, Grilled Portabello Sandwich or Turkey Pesto Sandwich. Choice of side salad, dessert & beverages available. **Cost:** Members free/non-members \$10. **Program:** Speakers will discuss healthcare benefits. **Reservations required:** RSVP with your menu choice by September 1 to Sheila Ward-Shaw. **For more information:** Contact Sheila Ward-Shaw.

CHAPTER 17

GREATER SAN DIEGO

President: Arlene Ryan, (619) 203-3124, aryan.ar858@gmail.com; **Vice President:** Danny Morales, (951) 675-1489, morales6391@hotmail.com; **Secretary/Treasurer:** Diane Whorton, (619) 454-3603, dlw.union@gmail.com

CHAPTER 19

NORTH COAST AREA

President: Skip Hulet, (707) 279-4643; **Vice President:** Joan Hume, (707) 279-4811; **Secretary:** Reba Hawley, revjimmyv@aol.com; **Treasurer:** Pam O'Toole, (707) 278-0508 **For 2023 we will meet in February, April, June, August, October & December Fort Bragg Ukiah Meeting:** Monday, Aug. 14, noon. **Where:** Stars Restaurant, 115 S. Orchard Ave., Ukiah. **For more information:** Call Skip Hulet at the number listed above.

Upper Lake Meeting: Tuesday, Aug. 15, noon. **Where:** Running Creek Casino, 635 State Hwy 20, Upper Lake. **For more information:** Call Skip Hulet at the number listed above.

CHAPTER 20

SAN FERNANDO VALLEY AND LOS ANGELES AREA

President: M. Cora Okumura, (818) 359-7625, mcokumura@yahoo.com; **Vice President:** Norma Gallegos, (818) 667-2347, norma.2005@gmail.com **Treasurer:** Gaylonn Mayo, (310) 897-7950, gaylonn28@gmail.com; **Secretary:** : LaVerne Archie, (909) 936-9940

Meeting: Thursday, Aug. 10, 2023, 3 p.m. - 4 p.m. (business meeting), 4 p.m. - 6 p.m. (social activities). **Where:** Elks Lodge, 2232 N. Hollywood Way, Burbank. **Program:** Hear guest speaker Jerry Fountain, California State Retirees CFO. Enjoy our roaring '20s theme and wear a period costume. **Reservations Required:** RSVP by July 28. Call or text Norma (818) 667-2347 or Cora (818) 359-7625. **Cost:** \$10 members; \$25 non-members. Pay at the door. **PLEASE NOTE:** If you need to cancel your reservation, please notify us by Aug. 4 to avoid admission charges.

CHAPTER 21

SONOMA, MARIN, NAPA AND SOLANO COUNTIES

President: Lorna Wright, (707) 750-5990, CSRChapter21@yahoo.com; **Vice President:** Donald Lehnhoff, (707) 795-9405; ; **Secretary:** Eric Norrbom, (707) 322-1528; **Treasurer:** Christy Morgan, (707) 933-9218, citymorg@comcast.net. **Meets quarterly January, April, July and October Meeting:** Tuesday, Oct. 10, noon - 2 p.m. **Where:** To be announced in September paper. **For more information:** Please contact Lorna Wright.

CHAPTER 23

SAN JOSE AREA

President: Elvira Acevedo, (408) 550-9273, EAcevedo@calretirees.org; **Vice President:** Brad Geldert, (408) 655-4799, bgeldert@gmail.com; **Secretary:** Christine Jasper, (408) 373-1655, chris0521@sbcglobal.net; **Treasurer:** Larry Roberts, (510) 827-7938, lroberts1956@yahoo.com **Meeting:** Thursday, Sept. 21, 11 a.m. - 2 p.m. **Where:** Three Flames Restaurant, 1547 Meridian Ave. San Jose. **Program:** TBD. **Cost:** Free to CSR members and one driver or caregiver. **Reservations required:** RSVP by September 19 to Elvira Acevedo EAcevedo@CalRetirees.org or (408) 550-9273.

CHAPTER 26

BAKERSFIELD/KERN COUNTY

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

PLEASE NOTE: All chapter meetings will be held on the third Thursday of *EVEN* Months - February, April, June, August, October and December. **Meeting:** Thursday, Aug. 17, 11 a.m. **Where:** Hodel's Country Dining, 5917 Knudsen Dr. Bakersfield. **Program:** Guest speakers Christina Fountain, OptumRx, and Tom Considine, CSR Health Benefits Committee. **Cost:** Chapter 26 Members/Associate members pay \$5; All other guest/spouses pay for their own meals \$15. **Reservations Required:** By Aug. 12. **For more information:** Please call/text or email Ophelia Rabanal at (661) 458-6588 or csr.chapter26@gmail.com.

CHAPTER 31

VENTURA/SANTA BARBARA

President: V. Raylene Laverentz, (805) 986-1854, cell (805) 551-2278; Raylenelchapter31@gmail.com; **Vice President:** Baruska Knight, (805) 320-9153; **Secretary/Treasurer:** Gustavo Ruelas, (805) 487-7942 **Meets quarterly Meeting:** Tuesday, September 5, 11:30 a.m. - 2:30 p.m. **Where:** Elks Lodge Oxnard, 801 S. A St. Oxnard. **Program:** Guest speaker, Jose Pacheco, CALPERS board member. A Mexican buffet lunch will be served. Guest speaker TBD. **Reservations required:** RSVP by Aug. 30 at 5 p.m. to Raylene at (805) 551-2278.

CHAPTER 34

ORANGE COUNTY-SANTA ANA

President: Jenny Hayden, (714) 743-8423, jlhaydenn991@yahoo.com; **Vice President:** Joe Whaling, (714) 349-5393; **Treasurer:** Bill Serb III, (714) 826-6029. Usually meets on the second Wednesday of every other month. **Meeting:** Wednesday, Aug. 9, 11:30 a.m. - 2 p.m. **Where:** The Old Spaghetti Factory 110 E. Santa Fe Ave. Fullerton. **Program:** Guest speakers from United Healthcare and CalPERS. **Reservations required:** Please RSVP by Aug. 7 to Jenny Hayden or Joe Whaling at their number above.

CHAPTER 35

SO. CENTRAL VALLEY PORTERVILLE AREA

President: Lou Flores, (559) 362-0689; **Vice President:** Mary McCaig, (559) 359-6069; **Secretary:** Don Perkins (559) 630-0314; **Treasurer:** Larry Long, (559) 781-8761. **Porterville Meeting:** Thursday, Aug. 10, 11 a.m. - 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect St. Porterville. **Reservations required:** By Aug. 3. For more information or to RSVP: Contact Lou Flores at the number above. **Meeting:** Thursday, Sept. 14, 11 a.m. - 1 p.m. **Where:** El Nuevo Mexicali Restaurant, 640 N. Prospect St. Porterville. **Reservations required:** By September 7. **For more information or to RSVP:** Contact Lou Flores at the number above. **Hanford Meeting:** Tuesday, Aug. 15, 2023 11 a.m. - 1 p.m. **Where:** Chinese Dynasty, 441 10th Ave. Hanford, CA. **Reservations required:** By Aug. 8. **For more information or to RSVP:** Contact Lou Flores at the number above

CHAPTER 36

MONTEREY BAY AREA

President: Maureen Thompson, (831) 236-7741; **Secretary:** Susan Sisson (831) 578-1919; **Treasurer:** VACANT *All chapter meetings are held on the third Thursday of EVEN Months - February, April, June, August, October, December* **Meeting:** Thursday, Aug. 17, 11:30 a.m. **Where:** Hindquarter Bar & Grille, 303 Soquel Ave. Santa Cruz. **Program:** Kaiser Permanente representatives will take questions and provide information about Kaiser plans available to CalPERS members in Santa Cruz County during open enrollment. **Menu:** Lunch provided. **Cost:** No cost to members, guests pay \$25. **Reservations required:** Please RSVP by Aug. 15 to Susan Sisson at the number above.



CHAPTER 165

SACRAMENTO

President: Joe Reynoso, (916) 708-0369, JReynoso@CalRetirees.org; **Vice President:** Gail Fasciola, (916) 386-1553, gailsgab@comcast.net; **Secretary:** John Bowden, (916) 361-8786, JBowden@CalRetirees.org; **Chapter Treasurer/Oregon Subchapter Chair:** Geanie Hixon, (541) 646-0925, geanie.hixon@gmail.com **Sacramento Meeting:** Wednesday, October 4, Doors open 11:30 a.m. Meeting starts at noon. **Where:** The Old Spaghetti Factory, 12401 Folsom Blvd. Rancho Cordova. **Program:** TBA. **Reservations:** Not required. **For more information:** Contact Joe Reynoso at the number or email listed above. **Medford, Oregon Meeting:** Thursday, Aug. 17, noon. **Where:** Elmer's, 2000 Biddle Rd., Medford, OR. **Program:** To be announced. **Reservations required:** Please RSVP to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon at the number or email above. **Brookings, Oregon Meeting:** Friday, Oct. 13, noon. **Where:** Beachfront Bistro, 16011 Boat Basin Rd. Brookings, OR. **Program:** To be announced. **Reservations required:** Please RSVP to Geanie Hixon at the number or email listed above. **For more information:** Contact Geanie Hixon at the number or email above.



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

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

national
IMMUNIZATION
awareness month

Why choose Kaiser Permanente?

Get the high-quality care you deserve. Kaiser Permanente has two Medicare health plan options for CalPERS retirees to choose from, Senior Advantage (HMO) and Summit.

- Care from the comfort of home when you schedule a phone appointment with a Kaiser Permanente doctor.¹
- Your choice of great Kaiser Permanente doctors and a wide range of specialists. And all of our available doctors welcome Kaiser Permanente Medicare health plan members.
- Open enrollment is September 18 through October 13, 2023

2024 benefit highlights



Rides to and from your doctor visits at no cost²



Meals delivered to your home after a hospital stay at no cost³



Quarterly Over-the-Counter (OTC) Health and Wellness Benefit

To learn more call us toll-free: **1-855-717-9598** (TTY **711**), 7 days a week, 8 a.m. to 8 p.m.



1. When appropriate and available. 2. If you have a medical emergency, call **911**. 3. Meal service is for 4 weeks and is available only once per benefit year immediately following an inpatient stay at a hospital or nursing facility. Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente Medicare health plan service area in which you enroll.

