



# COPRA

## CHRONICLE

Issued by and for the City of Phoenix Retirees Association  
*Your advocate in pension and insurance matters*

April 2009

**MEMBERSHIP IS OUR STRENGTH**

Issue 9

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### MEMBERSHIP

Changed your address or phone number??? For address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: COPRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85218, or by e-mail at [marvinr567@msn.com](mailto:marvinr567@msn.com)

## City Health Insurance Premium Holiday

Working with City unions and COPRA, City management has created a health insurance premium holiday that takes place in March 2009 for active employees and June 2009 for retirees.

This premium holiday keeps health insurance in full force while saving health insurance premium costs for one month. The City's portion of the savings, amounting to \$7.1 million, allows for partial restoration of some programs and some positions that would otherwise have been removed from the budget.

You might ask how this premium holiday is possible. The self-funded health insurance program implemented by the City in 2005 has resulted in lower health claim costs overall. Lower than expected claims expenses have resulted in the additional funding in reserves that will be used to make the premium holiday possible.

All retirees will continue to receive their Basic MERP payment for June. The Supplemental MERP, also known as the "City Qualified Contribution" (added when retirees were rated separate from employees) will not be given to retirees the month of the premium holiday as it will be used to offset the premium.

Retirees, whose pension does not cover the monthly premiums and typically write the City a check each month for their health insurance, will owe nothing for June. A one-time MERP check that includes Basic MERP and Supplemental MERP amounts will be direct deposited into the same account that currently receives these retiree's monthly pension checks.

(continued on page two)

# President's Message

If you will indulge me I want to dedicate this message to a lot of different people. I will start with the men and women who commit many long hours and in some cases days to the work of COPRA. I am reminded of this once again on the imminent departure from the Chronicle Editor post of our dear friend Kathy Erickson. Kathy, for multiple years now, has dedicated herself to this function even though she is also working hard with her real estate business. Yes, she is also still working but finds time for her fellow retirees. It appears that soon we will have a new Editor for the Chronicle but it is people like Kathy, behind the scenes, who really make this organization work. We will truly miss her focused commitment to the Editor role and wish her well as she moves on with other adventures. There are others behind the scenes like Marvin Roelse who also do what it takes to make COPRA function smoothly. Some of you probably saw Marvin at the last General Meeting in March either collecting dues or taking pictures for our new upcoming website.

Yes, we are about to embark on a terrific new website thanks to the efforts of some of our newest Board members, Sue Stites and Karen Clifford-Anderson, and help from some of the seasoned members like Gary Gross giving assistance as needed. Again, it is people like the ones I have mentioned who make it happen for everyone. I also cannot leave out another of our newest members, Kerry Wangberg, who planned and hosted one terrific meeting last month giving over 200 retirees who attended a great update on the Pension System and work of the Retirement Board. A big thank you to Donna Buelow and her COPERS staff as well for taking the time to put the presentation together, along with Ryan Harvey of RV Kuhns and Associates who enlightened us on the economy and current impacts to the retirement system investments. Before I forget, also thank you to Libby Bissa, the newly elected Chair of the COPERS Board, for attending to lend her assistance.

Well, in closing you will see in the month of May another commitment fulfilled by two other volunteer members of our board, Laura Ross and Al Zielinski. Laura, as our Vice-President, with assistance from Al, serve on the City's Health Care Task Force and they are gearing up for a great update for retirees in May working with the City's Personnel Department. You need to put this meeting on your calendar if it is not already there for May 21<sup>st</sup>. I wish all of you continued good health and positive growth as you venture forward in your retirement years.

Jack Thomas  
President

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## Insurance Premium Holiday

(continued from page one)

The new medical insurance rates for 2009-10 are published in a chart in this newsletter on page six. For the first time this coming year, the HMO rates vary by provider based on true costs for each plan.

More information and a full question and answer session will be provided at our COPRA General Meeting on Benefits, which will be held on Thursday, May 21, starting at 1:30 p.m. at the Washington Adult Center, 2240 W. Citrus Way, Phoenix. The Personnel Department will have representatives there to make a presentation and answer your questions. Put this date on your calendar now and plan to attend.

# Delinquent Dues

The COPRA By-Laws, Article VIII, states that "If dues are not paid by May 1 of each year, membership will terminate." Please don't let that happen to you. You don't want to stop receiving the monthly Chronicle which provides the latest news regarding your pension, health insurance, social security, and important membership meetings. It is vital in these times that our membership base remains strong.

**Check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If that year is "2008", you need to renew your COPRA membership now.**

The 2009 dues are \$7.00 for Singles and \$10.00 for Couples. You can also prepay to avoid the annual reminder. The Dues Special is still available; if you pay dues for 4 years (\$28.00 Singles; \$40.00 Couples) you get credit for 5 years. To renew your COPRA membership, please send a check payable to "COPRA" to:

COPRA  
c/o Marvin Roelse  
10701 East Peralta Canyon Drive  
Gold Canyon, AZ 85218

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## New Chronicle Editor

I am happy to announce that Mary Dysinger-Franklin has volunteered to serve as editor of our Chronicle newsletter. Mary will take over beginning with the May 2009 issue and her contact information can be found on page 7. Mary retired in November 2008 where she worked at the Fire Department for over 25 years.

I have had the privilege of working with our COPRA board members and would like to thank them for their hard work and diligence in providing a voice for us regarding our retirement and health care issues. As Bette Midler once said, "People are not the best because they work hard. They work hard because they are the best." And you are the best! Know that the retirees appreciate you!

Please welcome Mary as our new editor and remember that this is your Chronicle. Send her any articles of general interest. Her email address is [franklinjm@gmail.com](mailto:franklinjm@gmail.com) and her phone number is 602-705-8822.

*Kathy Erickson*

# The What and How of PEP

## What is PEP?

The Pension Equalization Program (PEP) was added to the Phoenix City Charter, Chapter XXIV, Section 42, through a vote of the citizens of Phoenix in 1991. PEP is designed to allow for permanent annual pension increases if sufficient monies in the PEP reserve fund exist. Retirees are eligible for PEP increases after having been retired for three years.

PEP is not a Cost of Living Adjustment (COLA) as is, for example, found in Social Security. COLAs are not dependent on rates of return, as is PEP, they are set to mirror a benchmark such as the Consumer Price Index (CPI). An increase in the CPI guarantees an increase in Social Security benefits. There is no such guarantee with PEP.

## How is PEP Funded?

Monies are deposited into the PEP reserve fund if the five calendar year “rolling average annual investment return” for the City of Phoenix Employees Retirement System (COPERS) exceeds 8%. The five calendar year rolling average for 2009 is 2.25%. The table below explains how the 2.25% was arrived at:

CALENDAR YEAR	COPERS RATE OF RETURN
2004	10.44%
2005	6.74%
2006	12.10%
2007	7.85%
2008	-25.88%
<b>AVERAGE</b>	<b>2.25%</b>

Because the rate of return did not exceed 8%, no monies will be deposited into the PEP reserve fund in 2009. However, the PEP reserve fund had an approximately \$15 million carryover from 2008 which supported the recent 1.7% PEP increase.

Not all investment returns exceeding 8% are deposited in the PEP reserve fund. Approximately one-half of these monies are deposited into the general retirement account to help fund general pension obligations. The 13<sup>th</sup> check monies are also paid out of the PEP fund. More on the 13<sup>th</sup> Check in the May edition of the *Chronicle*.

## How Are PEP Increases Calculated?

The Phoenix City Charter sets forth how PEP pension increases are calculated. PEP increases are the lesser of the Phoenix-Mesa Consumer Price Index (CPI) for the prior year or the amount actuarially supported by the PEP reserve fund. The Phoenix-Mesa CPI for 2008 is 3.5%. The PEP increase supported by the PEP reserve fund is 1.7%. Therefore the increase for 2009 is 1.7%, the lesser of the two amounts.

Adjustments appeared in the April 1, 2009 pension payments retroactive to January 2009 for eligible retirees. This adjustment will effectively deplete the PEP fund out of which PEP adjustments and the 13<sup>th</sup> check payments are made.

Kerry Wangberg  
Retirement Board Representative

# New Parking Meter Rates

Motorists in Phoenix began paying more for all metered parking as the city completes a phasing in of new rates.

Although the City Council approved an increase of 90 cents per hour in December, full enforcement did not begin until March 16 because the 2,300 meters had to be recalibrated.

Under the new plan, hourly rates increase to \$1.50 and enforcement is extended from 8 a.m. to 8 p.m. Monday through Saturday. Previously, the hourly rate was 60 cents and the meters were enforced from 8 a.m. to 5 p.m. Monday through Friday.

The increase is the first since 1992 when motorists paid 40 cents an hour. It also is the first time since 1984 that meters have been enforced on Saturdays.

In addition to the rate adjustment, the city is looking into possibly increasing the fine for parking violations to \$60 with a prompt payment discount of \$30. Currently, the fine is \$31 and the discount is \$15.

New technologies for meters also are being examined, including the use of credit and debit cards. As part of a pilot program, 49 meters at five downtown locations have been converted to accept cards.

They are located on Third Avenue between Adams and Monroe streets; Washington Street between Third and Fourth avenues; Jefferson Street between Second and Third avenues; Second Avenue between Adams and Monroe streets; and Jefferson Street between Third and Fourth avenues.

## Library Book Sale

More than 200,000 books, videos, Cds, DVDs and magazines, priced at \$2 or less, will be on sale at the Friends of the Public Library book sale this month.

The annual sale, 9 a.m. to 5 p.m. Saturday, April 25 and noon to 5 p.m. Sunday, April 26 at the library warehouse, 1330 N. 29th Drive, will benefit the Phoenix Public Library.

On Sunday, all merchandise will be 50 percent off. For more information, visit [plfriends.org](http://plfriends.org).

## One-Time Social Security Payment

Social Security recipients will be receiving a \$250 one-time payment sometime in May as part of the federal government's economic recovery program. You don't have to do anything to get the money, which will be sent separately from your regular monthly benefit. You can obtain more information on-line by accessing [www.recovery.gov](http://www.recovery.gov).

Also, the federal and state withholding rates on your pension check has been lowered effective April 1.

## CIGNA Customer Call Centers

### Now Open Saturdays and Holidays

Although many businesses are cutting back on service during this harsh economy, CIGNA is the first national health service company to take customer service calls on Saturdays and holidays. Saturday call center hours are 7 a.m. - 6 p.m. Eastern Time and holiday hours are 7 a.m. - 9 p.m. Eastern Time.

The CIGNA customer call center number is found on ID cards: 800-244-6224. CIGNA doesn't expect to see call volumes increase, instead, they expect a week's calls to be spread out over six days rather than five (or in the case of a holiday week, four days). As a result, CIGNA is providing these expanded call center hours at no added cost to the City.

Please let me know if you have questions,  
Leslie Dewar, SPHR  
Benefits Supervisor  
City of Phoenix  
(602) 534-2202

## Hazardous Waste Collections

Phoenix residents can dispose of common hazardous wastes and other items on April 23, 24 and 25 at the North Phoenix Baptist Church, 5757 N. Central Ave. from 8 a.m. to 2 p.m. and on May 14, 15 and 16 at the Desert West Park, 6602 W. Encanto.

The events accept batteries, oil, up to five gallons of paint, antifreeze, pesticides, pool chemicals, computers, five road tires per household, and household appliances that use refrigerants, including refrigerators, freezers, air conditioners and heat pumps. Commercial loads will not be accepted.

The city will pick up household appliances at your home for a fee. For information, send an e-mail to [pwserv@phoenix.gov](mailto:pwserv@phoenix.gov), or visit [phoenix.gov/publicworks](http://phoenix.gov/publicworks) or call 602-262-7251 for more information.

# New Medical Insurance Rates 2009-2010

### Retiree Medical Rates 2009 - 10

Code	Medicare and Dependent Status
A	Single - Retiree (or Survivor) only, not on Medicare
B	Family - Retiree and all dependents not on Medicare Family - Retiree not on Medicare, all dependents on Medicare
C	Medicare
D	Single - Retiree (or Survivor) only, on Medicare Family - Retiree with Medicare, any dependent not on Medicare
E	Medicare
F	Family - Retiree and all dependents on Medicare

Qualified City Contribution	Monthly Premiums (City Contribution Applied)		
	CIGNA HMO	BCBS HMO	BCBS PPO
\$105.00	\$ 513.50	\$ 467.27	\$ 472.91
\$375.00	\$ 1,407.53	\$ 1,274.30	\$ 1,290.51
\$260.00	\$ 939.96	\$ 850.27	\$ 861.16
\$90.00	\$ 438.85	\$ 399.32	\$ 404.16
\$245.00	\$ 846.61	\$ 765.02	\$ 774.80
\$235.00	\$ 822.72	\$ 743.66	\$ 753.27

# *In Remembrance*

Mary Garcia	11/24/2008, survivor
Otherine Beaver	12/19/2008, survivor
D. Madge Mowry	01/18/2009, survivor
Pauline Gordon	01/28/2009, survivor
Lazaro Huerta	02/24/2009
Margaret Armstrong	01/20/2009
Joan A. Lyons	02/24/2009
Theodora L. Wilkins	02/24/2009, survivor
Marvin Flatt	02/25/2009
Irma R. Klocke	03/01/2009
Lupe P. Lechuga	03/01/2009
Kenneth B. Dunlap	03/02/2009
John M. Watson	03/10/2009
John J. Kaminski	03/13/2009
Francis Thumma	03/13/2009
Frances E Hughes	03/14/2009, survivor
Robert O. Amaral	03/16/2009
George A. Young Jr.	03/17/2009
Ramon Limon	03/24/2009

## HEALTH AND COMPASSION

We care about our members and their families. If someone in your family is ill, whether at home or in a care facility, or if a loved one has passed away, please call Mary Dysinger-Franklin at (602) 705-8822

## Recent Retirees

George Armenta  
Deborah Arriaga  
James Berdick  
Peter Cohen  
Timothy Crafton  
Daniel Denney  
Mary Drakle  
William Gascon  
Richard Lomeli  
S. Diane Parker  
Dwayne Rogers  
Teofilo Somera, Jr

## COPRA BOARD

President:	<b>Jack Thomas</b> .....(623) 825-6999 E-Mail ..... <a href="mailto:jnt@cox.net">jnt@cox.net</a>
Vice President:	<b>Laura Ross</b> .....(623) 878-3334 E-mail ..... <a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>
Treasurer:	<b>Gary Gross</b> .....(602) 992-7495 E-mail ..... <a href="mailto:gwgross1@cox.net">gwgross1@cox.net</a>
Secretary:	<b>Barbara Kellogg</b> .....(623) 322-5227 E-mail ..... <a href="mailto:avidgolfer@aol.com">avidgolfer@aol.com</a>
Board Members:	<b>Donna Lewis</b> .....(480) 361-8784 E-mail..... <a href="mailto:dglewis09@cox.net">dglewis09@cox.net</a>
	<b>Al Zielinski</b> .....(602) 510-0408 E-mail ..... <a href="mailto:al.zielinski@cox.net">al.zielinski@cox.net</a>
	<b>Jim Flanagan</b> .....(480) 497-8317 E-mail ..... <a href="mailto:jamesaflanagan@gmail.com">jamesaflanagan@gmail.com</a>
	<b>Sue Stites</b> .....(602) 957-6099 E-mail..... <a href="mailto:sstites@cox.net">sstites@cox.net</a>
	<b>Karen Clifford-Anderson</b> .....(623) 772-7472 E-mail..... <a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
	<b>Kerry Wangberg</b> .....(480) 893-2794 E-mail..... <a href="mailto:wangwell@qwest.net">wangwell@qwest.net</a>
Benefits Committee Chair &:	
Health Task Force:	<b>Laura Ross</b> .....(623) 878-3334
Retirement Board Rep:	<b>Kerry Wangberg</b> .....(480) 893-2794
Member Support and Social Chair::	<b>Donna Lewis</b> .....(480) 361-8784
Membership Chair:	<b>Marvin Roelse</b> .....(480) 288-1046 E-mail..... <a href="mailto:marvinr567@msn.com">marvinr567@msn.com</a>
Chronicle Editor:	<b>Mary Dysinger-Franklin</b> .....(602)705-8822 E-mail..... <a href="mailto:franklinjm@gmail.com">franklinjm@gmail.com</a>
Past President:	<b>John Burke</b> (ex officio).....(928) 427-9461
COPRA website:	..... <a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
City Retirement Systems (COPERS)	.....(602) 534-4400
Personnel - Benefits Section	.....(602) 262-4777
COPMEA	.....(602) 262-6857
COPERS website:	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>

## Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **25th day of the month** before you want the article to appear. Any member may submit material for publication, but the Editor will determine what will appear in the final copy based upon suitability and available space.

This is your Chronicle! Help us by submitting articles of general interest. Tell us about yourself, your family, an interesting trip or hobby. Suggestions are always welcomed.  
E-mail to: [franklinjm@gmail.com](mailto:franklinjm@gmail.com)  
Or mail to: Mary Dysinger-Franklin  
6208 E. Desert Cove  
Scottsdale, AZ 85254

## Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.



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%Marvin Roelse 10701 East Peralta Canyon Dr.  
Gold Canyon, AZ 85218

### Membership Meeting Announcements

#### Washington Community Center

2240 W. Citrus Way

**May 21, 2009 - 1:30 pm**  
Benefits and Health Insurance

**September 24, 2009 - 1:30 pm**  
State of the City

**December 3, 2009 - 11:30 am**  
Holiday Party and Annual Membership Meeting