



# COPRA CHRONICLE

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

April 2010

**MEMBERSHIP IS OUR STRENGTH**

Issue 9

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## NO PENSION EQUALIZATION PROGRAM (PEP) INCREASE

There will be no permanent Pension Equalization Program ( PEP) pension increase for 2010, based on Section 42, Chapter XXIV of the Phoenix City Charter which governs the City of Phoenix Employees' Retirement System (COPERS).

PEP adjustments are based on COPERS' investment performance and are limited to the lower of the percentage increase, not less than zero, in the Phoenix-Mesa Consumer Price Index (CPI) and the percentage increase supported by the PEP reserve.

The United States Department of Labor reported the Phoenix-Mesa CPI for 2009 was -1.4%, resulting in no PEP adjustment for 2010. COPERS' average investment return for the five years ending December 31, 2009 was 2.92%. Because the five-year average return did not exceed 8%, no funds were transferred to the PEP reserve account, which has been effectively depleted by previously distributed adjustments. Therefore, no funding is likely for the 2010 "13th check" normally payable with the December pension payment.

Future PEP adjustments and "13th check" payments will be determined based on prospective investment returns, CPI results and the PEP reserve balance.

### 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 85118, or by e-mail at [marvinr567@msn.com](mailto:marvinr567@msn.com)

April hath put a spirit of youth in  
everything.

~William Shakespeare~

# PRESIDENT'S MESSAGE



Thanks to all of you who took the time to attend the COPRA General Meeting on March 25th. We had a great turnout to hear excellent presentations by Donna Buelow, Administrator of our pension system, and Ryan Harvey from RV Kuhns the consultants to the COPERS Board on its investment program. It was clear that the pension investments have made some recovery in 2009 but more growth is needed to fully recover from the almost 26% investment earnings loss in 2008. The good news is that in 2009 the fund recovered almost 14% putting us on more a positive growth path.

We also had the opportunity to introduce Ray Bladine who has once again agreed to join us as the retiree representative to the COPERS Board. As previously mentioned, Kerry Wangberg needed to step away from that position this month due to other commitments. We are excited that Ray was willing to serve out the remainder of Kerry's term on the COPERS Board which confirmed him to the position in their meeting on March 24th. We look forward to Ray's involvement with this important board.

For those of you who are current on your dues you can disregard the following paragraph with my apology for filling the space up. For the rest of our members this last part of my monthly message is always the most difficult to discuss. There are about 200 members who have not renewed their dues to COPRA and typically it is just that they have forgotten to do so. Traditionally we have mailed a notice to these individuals and they have quickly brought their membership back to current status. This year we really do not want to take the time and volunteer effort to do this, not to mention the costs involved. We all get busy in our retiree lives and it is understandable that this can happen. I can only ask that each of you take a moment and look at the expiration date of your membership (on the label of your Chronicle) and if you are delinquent please make the effort to correct that ASAP. Those receiving the Chronicle by e-mail would also receive a separate notice to pay dues if they were delinquent as well. I have got to believe that you find value in being a member of COPRA so please help us keep the process of dues collection down to a minimum. Remember, the board and committee members are volunteers who take their own personal time to support every retiree with this important function.

I look forward to seeing everyone once again at the May meeting where we will be presenting a program focused on Health and Benefits with the Personnel Department. Please put that important meeting on your calendar as well.

Thank you once again for your continued support of the programs provided by COPRA serving all General Service Retirees of the City of Phoenix.

Jack

**COPRA MEMBERSHIP**

**FEBRUARY 2010 - 2505**

**FEBRUARY 2009 - 2430**

# WHAT HAPPENS TO YOUR 457/401(a)

## One form lets you decide what happens to assets in your 457/401(a) Plans

You've retired. You have accumulated some retirement assets, thanks to your participation in the city of Phoenix 457 and/or 401(a) Plans. *But what happens to your retirement assets when you pass away?*

As the administrator for the 457 and 401(a) Plans, Nationwide Retirement Solutions wants to remind you to plan ahead. Having a current, accurate *Beneficiary Designation Form* on file with Nationwide means you determine the person(s) who would receive your account balance if you pass away before your account is paid out.

If you've not listed anyone as your beneficiary, or if that information is out-of-date, your family may be required to go through the court system to resolve the payout status of your account. That could end up being a messy process. It almost certainly will take time. Losing a loved one is hard enough. Why expose your loved ones to additional distress?

You planned ahead throughout your career so that you could enjoy the assets in your city of Phoenix 457/401(a) Plans' account through retirement. Now, plan ahead one more time: assign or update your beneficiaries so that no matter the life-altering experience (marriage, divorce, death, birth of a child, etc.) your family has experienced, you've made things easier for them during a stressful time.

1. Go to the Plans' website, [www.phoenixdcp.com](http://www.phoenixdcp.com).
2. Click on the Forms tab.
3. Select "Beneficiary Designation Form"
4. If you are designating minor(s) as primary or contingent beneficiary(ies), to appoint custodian(s) for minor beneficiary(ies), you should also complete a "Beneficiary Designation Supplemental Form for Minor Beneficiary Designations."

*Neither Nationwide nor any of its representatives give legal or tax advice. Please consult your own counsel for these services.*

## CONVENIENCE-CARE CLINICS SAVE TIME AND MONEY

A convenience-care clinic is a faster, lower-cost alternative to an urgent care facility when you use an in-network clinic for non-emergencies. Convenience-care clinics are open evenings and weekends providing care from a licensed nurse practitioner or physician assistant for as little as \$15 per visit. Here is information about local convenience-care clinics:

- Minute Clinic, a CIGNA and BlueCross/BlueShield network provider, is located inside 10 Phoenix-area CVS stores. Locations and hours can be found at [minuteclinic.com](http://minuteclinic.com) or by calling 866-389-2727.
- Take Care Clinics, located inside some Walgreens stores, are currently in the CIGNA network and will be added to the BlueCross/BlueShield network on April 1. For locations and hours, visit [takecarehealth.com](http://takecarehealth.com) or call 866-825-3227. Currently, there are 20 Take Care Clinics in the Phoenix area.
- For CIGNA members, CIGNA Medical Group's Care Today clinics are an option. There are eight metro Phoenix locations, which can be found at [cigna.com/cmgaaz](http://cigna.com/cmgaaz) or by calling 800-244-6224. Patients must be at least 18 months old to receive treatment at convenience-care clinics, which treat non-emergency allergy symptoms, flu symptoms, cough, earache, corneal abrasions, nasal congestion, pink eye, sore throat, urinary tract infection and other minor problems.

Convenience-care clinics are not intended for life-threatening illnesses or injuries. In the event of a life-threatening event, call 911 or visit your nearest emergency room.

## CITY BUDGET SHORTFALLS BRING CHANGES TO RETIREES

We are all aware of the City budget crisis. This has caused both large and small cutbacks and reductions in service. One of these is how the Finance Department processes pension checks and advices (what you receive when you have your pension monies automatically deposited).

### PENSION CHECKS:

- Currently: Checks are mailed three business days before the pay date.
- Change: Effective May 2010 checks will now be mailed the business day before the pay date.
- Why: To eliminate the need to hand reconcile checks cashed before the pay date and outside the pay period. To equalize treatment of those who have funds automatically deposited (available on the pay date) and those who under the old system would have their monies available before the pay date. This is the way all active City employees' checks are handled.

### PENSION / MERP ADVICES:

- Currently: All pensioners who use automatic deposit receive an advice in the mail for both their pension and MERP checks.
- **Proposed** Change: Allow pensioners to elect not to receive advices as is done now with all active City employees. This would be done by using the e Chris system once necessary programming changes are made.
- Why: Mailing advices to pensioners costs the City \$145,000 per year.

During these very tough economic times we all have to do our share to save the City money and maximize City employment. This helps retirees and active City employees alike.

## RETIREMENT BOARD REPRESENTATIVE

The City of Phoenix Employees' Retirement Plan (COPERS) has approved the appointment of Ray Bladine as the retiree member of their nine-member board for the remaining one-year term starting this month. Ray is replacing Kerry Wangberg who has resigned for family reasons.

The COPERS board is made up of three elected members, four ex-officio members consisting of city staff, a citizen member, and a retiree member (usually recommended by COPRA.)

Ray, who retired several years ago as deputy city manager, previously served on the COPERS board in his city capacity and also as retiree representative so he's aware of the time requirements and challenges of this position. COPRA is pleased to have his skills on this board.



We want to thank Kerry for his dedicated efforts these past couple years as the COPERS retiree representative.

## MY LIFE ON THE COPER'S BOARD

By Kerry G. Wangberg

I was privileged to serve as your retiree representative on the City of Phoenix Employees Retirement (COPERS) Board from January 2009 to March 2010.

COPERS is a defined benefit plan established in 1953. Its purpose is to provide retirement, survivor and disability benefits to City of Phoenix general employees. As of June 30, 2009 COPERS had 9,317 active members, 4,669 retired members and 748 inactive members. The fund balance as of February 28, 2010 was \$1,572,339.

The Board consists of 9 members, 3 elected by active employees, 4 ex officio members, a public member and a retiree member. The Board operates through four committees: Investment Committee, Charter Amendment/Policies and Procedures Committee, Legal Review Committee, and the Disability Assessment Committee.

The Board hires an Investment Consultant, R.V. Kuhns & Associates, for general investment advice and uses 20 individual fund managers to manage the fund's assets. The City Treasurer, City Auditor and fund Actuary continually review the fund's balance sheets, policies and procedures.

The Board is staffed by the Retirement Program Administrator, Donna Buelow, and her highly professional and competent staff.

As you can see, your monies are in good hands. It was truly a pleasure to have worked with such an outstanding group.

## 200

That is the number of COPRA members who haven't paid their dues for 2010.

Keeping current on dues is very important to our organization since it provides the funds to produce and mail the monthly Chronicle, provide the quarterly information meetings, and serve as your advocate on all retiree matters.

You can determine your dues status by checking the date shown on your Chronicle mailing label, or, if you have chosen to get the Chronicle via email, the date shown in a separate email. If the date says 2009, your renewal is due.

You might consider prepaying your dues (NOTE: the 5 for 4 special is still in effect) so you don't have to think about them again for the period you select. Dues are \$10 a year. You might also elect to receive the Chronicle via email. This helps reduce our printing and mailing cost, and helps keep the environment green.

COPRA  
% Marvin Roelse  
10701 East Peralta Canyon Drive  
Gold Canyon, AZ 85118-5130

# MARCH FINANCIAL PRESENTATION MEETING



Ryan Harvey with RV Kuhns and Associates gave COPRAs financial report to the large member turnout.



Donna Buelow, COPERs Administrator, provided information regarding retiree's PEP and 13th check.

## ***"Membership is Our Strength"***

### COPRA MEMBERS ARE REQUESTED TO "GO GREEN"

COPRA members are requested to make a positive step to "Go Green". It is recommended that, if you have a computer with Internet access, you opt to receive the monthly COPRA Chronicle newsletter by email.

Getting the Chronicle by email reduces the paper required to print the newsletter and will save trees. Also, the email version of the Chronicle is IN COLOR so any pictures or some other items might be in color which is not provided in the mail version. Additionally, if more members get the Chronicle by email it will reduce the cost of printing and mailing the newsletter. That means more of your dues money can be spent on other activities that benefit retirees.

If you would like to start receiving the Chronicle by email, send an email request with your name to either Marvin Roelse, Membership Chairman, at [marvnr567@msn.com](mailto:marvnr567@msn.com) or Mary Franklin, Chronicle Editor, at [COPRAChronicle@gmail.com](mailto:COPRAChronicle@gmail.com).

Thanks for your efforts to have COPRA GO GREEN!!

## *In Remembrance*

Irene Nott	02/01/09 Survivor
Freed Ahmad	02/25/10
Charles Rogers	03/03/10
Nick Ruiz	03/09/10
Esther Korinek	03/12/10
Eddie Ramos	03/14/10
Donald Shauffer	03/14/10
Joan Jankowski	03/15/10
James Egan	03/19/10

### 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

## TIDBITS OF INFORMATION

### Stretching Your Food Dollar

There are three programs opened to everybody in which they can purchase quality food at significant discounts. There are no applications or qualifications necessary to purchase from the programs.

One is Bountiful Baskets, a fruit and vegetable co-op. For just \$15 you get high quality fresh produce. For further information go to [www.bountifulbaskets.org](http://www.bountifulbaskets.org).

The second program is through Angel Food Ministries in which you get about \$65 worth of high quality nutritious food for only \$30. To see their monthly menu and order, go online to [www.angelfoodministries.com](http://www.angelfoodministries.com).

The third program is the Treasure Box. It is a company that helps families and individuals stretch their money during these tough economic times by offering a prepackaged box of groceries. You pay \$30 for approximately \$65 to \$100 worth of food. For the monthly menu and further information, go to [www.thetreasurebox.org](http://www.thetreasurebox.org)

## 2010 COPRA BOARD

President:	<b>Jack Thomas</b> .....(623) 825-6999 E-Mail .....jtnt@cox.net
Vice President:	<b>Laura Ross</b> .....(623) 878-3334 E-mail .....ljross50@gmail.com
Treasurer:	<b>Gary Gross</b> .....(602) 992-7495 E-mail .....gwgross1@cox.net
Secretary:	<b>Barbara Kellogg</b> .....(623) 322-5227 E-mail .....avidgolfer@aol.com
Board Members:	<b>PJ Jasso</b> ..... (602) 448-4102 E-mail.....rl-squared@hotmail.com
	<b>Tami Polinsky</b> .....(602) 327-9217 E-mail ...tamiyourjewelerylady@gmail.com
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	<b>Sue Stites</b> .....(602) 819-7106 E-mail.....sstites@cox.net
	<b>Karen Clifford-Anderson</b> .....(623) 772-7472 E-mail.....kcliffander@yahoo.com
	<b>Kerry Wangberg</b> E-mail.....wangwell@q.com
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b> .....(623) 878-3334
Retirement Board Rep:	<b>Ray Bladine</b> .....602-944-0971 E-mail.....rbladine@cox.net
Member Support and Social Chair:	<b>Rosemary Stefaniak</b> .....(480) 899-4130 E-mail.....rcstefaniak@gmail.com
Membership Chair:	<b>Marvin Roelse</b> .....(480) 288-1046 E-mail.....marvinr567@msn.com
Chronicle Editor:	<b>Mary Dysinger-Franklin</b> .....(602) 705-8822 E-mail.....copranewsletter@gmail.com
Past President:	<b>John Burke</b> (ex officio).....(928) 427-9461

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Personnel - Benefits Section .....	(602) 262-4777
COPMEA.....	(602) 262-6857

## Chronicle Article Deadline

Please be advised that the deadline for submitting articles for the Chronicle is the **20th day of the month** before you want the article to appear. Any member may submit material for publication, but the Editor determines what will appear in the final copy based on suitability and available space.

This is your Chronicle. Help us by submitting articles of general interest. Tell us about yourself, your family, a trip you've taken or an interesting hobby you have. Suggestions are always welcomed.

E-mail to: COPRAnewsletter@gmail.com  
Or mail to: Mary Dysinger-Franklin  
6208 E. Desert Cove Ave  
Scottsdale, AZ 85254

### Disclaimer

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





## APRIL COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle  
Dues are \$10.00  
COPRA Chronicle (USPS No. 0016-924) is published  
Monthly, except June, July and August  
By City of Phoenix Retirees Association  
2425 E. Turquoise Dr., Phoenix, AZ 85028-4351.  
Periodicals Postage Paid at Phoenix, AZ

**POSTMASTER**

Please send address corrections to:  
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### **MEMBERSHIP MEETING ANNOUNCEMENTS**

**Washington Adult Center**

**2240 W. Citrus Way**

**Phoenix, AZ**

**1:30 PM**

**May 20, 2010 - Benefits Information Meeting**

**October 7, 2010 - State of the City with the City Manager**

**December 2, 2010 - Holiday Party (11:30 am)**

(Mountain Preserve Center)

**Board meetings are at 10 am on the 2nd Thursday of the Month  
Except for June, July and August**