



# COPRA CHRONICLE

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

September 2015

**MEMBERSHIP IS OUR STRENGTH**

Issue 6

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### MEMBERSHIP

Have you changed your address, email address or phone number? For address, email address and/or telephone number changes, or for any questions about your COPRA membership, please contact Sheryl Jeremiah, Membership Chair. Sheryl can be reached by telephone at (623) 376-2980, or by mail at: COPRA Chronicle, 19031 N 76<sup>th</sup> Ave, Glendale, AZ 85303-8303, or by e-mail at sheryljeremiah6@gmail.com



## BIG CHANGES COMING IN RETIRES' HEALTH INSURANCE

**SEE ARTICLES REGARDING THE UPCOMING CHANGES TO  
RETIRES' HEALTH INSURANCE INCLUDING MEETING DATES.**

## NEW RETIREE HEALTHCARE MARLETPACE PROGRAM

In an effort to reduce healthcare costs for retirees, the Health Care Task Force and a retiree subcommittee have spent the past several months reviewing options and evaluating strategies to ensure that City of Phoenix retirees have access to quality and affordable healthcare.

On June 17, 2015 the Phoenix City Council approved a recommendation from a retiree subcommittee and the City's Health Care Task Force to provide retiree health coverage to City retirees using the Towers Watson *OneExchange* private healthcare marketplace beginning January 1, 2016. OneExchange was selected by a committee of City retirees and employees who carefully evaluated proposals from six healthcare private marketplace vendors through a competitive bid process.

A private healthcare marketplace is a national collection of many insurance carriers offering a variety of medical, dental and vision plans. This coverage is more affordable than the City's current retiree coverage because the private healthcare marketplace has a total of 1.1 million retirees and family members enrolled. That's *240 times larger* than the City's current number of enrollees.

OneExchange helps you choose a plan based on your coverage needs, doctors, medications and your budget. You won't be required to enroll in a "family" plan to cover a spouse. You and your spouse will each select your own plan to fit your personal needs. Coverage for children up to age 26 is also available.

*(Continued on page 6)*

# PRESIDENT'S MESSAGE



I hope my message for this September finds all my fellow COPRA members well rested from summer adventures, or at least going into the fall in good health.

As I mentioned in my May message, and also as promised at our last COPRA General Meeting with the City Manager that month, a COPRA letter and E-mail alert was sent out in July that the City is indeed moving to a new health insurance program for both pre-Medicare and Medicare retirees starting in January, 2016. This new program, centered around a private healthcare exchange will be offering a wide selection of health insurance options for retirees, covering all the way from low cost insurance programs (with some restricted coverage) to programs that are comprehensive in insurance coverage.

The key factor in this change was to offer a wide range of coverage options at costs that should be lower than what we have been paying to date while retaining a high level of customer service that extends beyond the enrollment phase.

I have shared with all of you the past few years that COPRA has been working for several years with the City to try and find new directions for retiree health insurance that could offer various levels of coverage that the retirees could choose from, but also reduce premium costs as well. Members of the COPRA board along with several others worked with City staff early this summer in reviewing RFP program proposals, which culminated in a vendor (Towers Watson) being selected and approved by City Council to oversee this effort and work with retirees in helping each of us select an insurance package that will meet our individual needs.

What this is going to mean for all of us, who in the past have used the City health insurance program, is some active personal involvement over the next 3 months or so in working with the City and Towers Watson Benefit Advisors in selecting a new insurance program that fits our individual needs. You have most likely by the time you read this letter, already received some preliminary information and education schedules that will help you get started in this effort. COPRA's upcoming September General Meeting is being dedicated to this education effort. Additional meetings are also being scheduled by the City and Towers Watson to offer other times and locations to receive this initial education. In addition to this education, every retiree and spouse will have the opportunity to arrange private phone interviews designed to give the Benefits Advisor all the information they need to whittle down your plan choices to 2 or 3 plans that fit your needs. Each member of your family gets to choose a plan that works best for them.

This will be a big change for all of us, and will require that we become informed on the options, but most importantly it will give us an opportunity to select insurance that will meet our specific needs, and hopefully at a cost that we can be comfortable with. Your involvement in this effort is critical to meet your insurance needs so please be involved and attend one of the education programs and schedule your one-on-one interviews after that.

A word of caution – if you are approached by an insurance broker or “insurance consultant” offering their services to help you find the right individual plan, buyer beware. Ask a lot of questions. Do they represent a limited number of insurance carriers, or all carriers available in your area? Can they enroll you in any of the individual plans available, or only certain plans? How do they get paid for their services? Will your premiums be higher so the carrier can pay a commission to the broker or consultant? I share this with you because we know word is out in the insurance broker community that the City of Phoenix is moving to a private healthcare exchange for its retirees and brokers are making contact. Towers Watson OneExchange Benefits Advisors are not commissioned, and they have access to the maximum number of carriers and plans in your area. They will be there after you've enrolled to advocate on your behalf when a claim, coverage or premium issue comes up. Their services are provided at no cost to you; the City pays OneExchange for these services.

I look forward to seeing you at the September COPRA Meeting dedicated to this subject, and encourage you if you cannot make this meeting to make one of the alternate meetings that are being scheduled.

Thanks, and as always thank you for your support of COPRA

Jack

## RETIREE HEALTHCARE EXCHANGE INFORMATION MEETINGS

For the group meetings please RSVP by calling 1-800-631-3586 and tell the customer service agent which location you'll be attending and the time of the session(s) you'll attend. Please note that each meeting is for a specific audience: Medicare retirees, spouses and children, **or** Pre-65, Non-Medicare retirees, spouses and children. Please note that for those who cannot make it to a live meeting, there are conference call options and online options available 24/7.

Meeting Location	Date	Meeting Times for Medicare Eligible	Meeting Times for Pre-65/ Not Medicare Eligible
COPRA Meeting <b>Washington Activity Center</b> 2240 W. Citrus Way Phoenix AZ 85015	Monday, September 14 <sup>th</sup>	1:30 p.m.	3:30 p.m.
<b>Washington Activity Center</b> 2240 W. Citrus Way Phoenix AZ 85015	Tuesday, September 15 <sup>th</sup>	1:30 p.m.	3:30 p.m.
<b>Desert West Community Center</b> 6501 W. Virginia Ave. Phoenix AZ 85035	Wednesday, September 16 <sup>th</sup>	9:00 a.m. or 1:30 p.m.	11:15 a.m. or 3:45 p.m.
<b>Pecos Community Center</b> 17010 S. 48 <sup>th</sup> Street Phoenix AZ 85048	Thursday, September 17 <sup>th</sup>	9:00 a.m. or 1:30 p.m.	11:15 a.m. or 3:45 p.m.
<b>Washington Activity Center</b> 2240 W. Citrus Way Phoenix AZ 85015	Monday, September 21 <sup>st</sup>	9:00 a.m. or 1:30 p.m.	11:15 a.m. or 3:45 p.m.
<b>Washington Activity Center</b> 2240 W. Citrus Way Phoenix AZ 85015	Tuesday, September 22 <sup>nd</sup>	9:00 a.m. or 1:30 p.m.	11:15 a.m. or 3:45 p.m.
<b>Paradise Valley Community Center</b> 17402 N. 40 <sup>th</sup> Street Phoenix AZ 85032	Wednesday, September 23 <sup>rd</sup>	9:00 a.m. or 1:30 p.m.	11:15 a.m. or 3:45 p.m.
<b>Beuf Community Center</b> 3435 W. Pinnacle Peak Rd. Phoenix AZ 85027	Thursday, September 24 <sup>th</sup>	9:00 a.m. or 1:30 p.m.	11:15 a.m. or 3:45 p.m.
<i>Conference Calls, below, have a maximum capacity of 250 callers.</i>			
<b>Conference Call</b> for Pre-65 Not Medicare Eligible	Friday, September 25 <sup>th</sup>	8:30 a.m.	1-888-547-0443 Conference Code TBD
<b>Conference Call</b> for Medicare Eligible	Monday, September 26 <sup>th</sup>	4:00 p.m.	1-888-547-0443 Conference Code TBD
<b>Conference Call</b> for Pre-65 Not Medicare Eligible	Tuesday September 29 <sup>th</sup>	4:00 p.m.	1-888-547-0443 Conference Code TBD
<i>Videotaped meetings, below, can be accessed anytime using the Internet.</i>			
<b>Video</b> For Pre-65 Not Medicare Eligible	August 15 – December 31, 2015	<a href="http://www.medicare.oneexchange.com/Phoenix">www.medicare.oneexchange.com/Phoenix</a> Click on the link under the heading "Watch the AkzaNobel Retiree Presentation" .....	
<b>Video</b> For Medicare Eligible	August 15 – December 31, 2015	<a href="http://www.medicare.oneexchange.com/Phoenix">www.medicare.oneexchange.com/Phoenix</a> Click on the link under the heading "Watch the AkzaNobel Retiree Presentation" .....	

## NEW RETIREES (MAY 2015)

Timothy Boling	NSD	Mike Rivera	Aviation
Ronald Brooks	Aviation	John Sena	Aviation
David Cervantes	Library	Christopher Taylor	Streets
Judy Compton	Finance	Mary Torres	Water Services
Michael Cruess	Law	Joyce Valdez	Public Information
Peggy Hall	Aviation	Memta Vijayasarithi	ITS
James Hardy	Parks & Rec.	Karen Williams	Parks & Rec
Lawrence Muhammad	Aviation		

## NEW RETIREES (JUNE 2015)

Susan Arbogast	Parks & Rec	Edward Hyncik	Public Transit
Wanda Bluitt	Parks & Rec	Walter Labadie	Public Works
Donald Brown	City Court	Frances Martinez	PDD: Planning
Bryan Callaway	Water Services	Moses McCain	Street Trans
Steven Carlson	Public Works	Filemon Mercado	Public Transit
Equbalali Charania	Streets	Steven Miller	Water Services
Erynn Crowley	NSD	James Morrison	Police Dept
Robyn Elbanhawy	Streets	Patricia Nightingale	HSD
Lennee Eller	Aviation	Donald Reese	Water Services
Manuel Espinoza	Property Management	Michael Robinson	Aviation
Robert Forsting	Parks & Rec	Paul Santa Cruz	Parks & Rec
Eunice Fryer	Aviation.	Joseph Schaffner	Housing
Johnnie Funderburg	Aviation	Margaret Shalley	Public Information
John Gilbert	Parks & Rec	Larry Stevens	PDD
Alissa Haenel	PDD: Inspections	David Watson	Public Works
William Hogans	NSD	Laura Yotter	Parks & Rec

## NEW RETIREES (JULY 2015)

John Anderson	Library	Greg McCarthy	City Court
John Betzner	Property Management	Ruben Mori	Public Works
James Burke	Parks & Rec	Dawn Mueller	Police Dept:
James Buttermore	Public Works	Richard Naimark	Public Transit
Frankie Hernandez	Parks & Rec	Michael Paduano Jr	Public Works
Paul Johnson	Aviation	Robert Plante	Public Works
Jamie Kobyluck	Public Works	Tony Servin Jr	Facilities
Macario Marin	Public Works	Tony Traslavina	Public Works
Ramiro Martinez	Public Works	Harold Vansickle	Water Services
Arlie Marvin	PDD: Inspections	Jimmy Wood	PDD: Inspections
Karl Matzinger	Housing	Neal Young	Finance Dept

## DID YOU KNOW...

...a modest amount of exercise still provides substantial benefits? People who got some exercise but not enough to meet the physical activity recommendation of 150 minutes of moderate activity a week were still 20% less likely to die over a 14-year period than people who did not do any physical activity. People who exercised the recommended 150 minutes were 31% less likely to die during the same period.

Study of more than 660,000 people in the US and Sweden by the National Cancer Institute, published in *JAMA Internal Medicine*.

...36% of women who are having a heart attack don't call 911? Reason: They probably don't know. Rather than chest pains, women often experience discomfort in the neck, jaw, shoulder, upper back or abdomen, dizziness, nausea, right arm pain, shortness of breath and sweating or unusual fatigue.

Latest American Heart Association national survey, reported in *The New York Times*

## CITY MANAGER'S COLUMN ED ZUERCHER, CITY MANAGER



Ed Zuercher

The heat of the summer is passing, slowly, and making way to the time of year we all enjoy in Phoenix - "not-summer." I remember 22 years ago when I moved to Phoenix thinking that the fall and winter were like a perpetual September (at least the Septembers I knew when I was a kid in the Midwest!) It was wonderful after the heat of the summer.

I'm reminded of this passing of seasons as I watch a great demographic wave pass through the City of Phoenix organization - the movement of Baby Boomers into retirement years.

If you are reading this in the COPRA Chronicle, odds are you are a Phoenix retiree. And that means you are passing into - the season of retirement of "what's next". We are blessed to work / have worked for an organization that makes possible a retirement income like COPERS.

The demographic wave I'm talking about is the movement of Baby Boomers (born 1946 - 1964) into this season of life. This long-predicted generational movement into retirement seems to be happening in large numbers throughout our organization. I am most acutely aware of it in senior management at the City.

I was looking at an organization chart the other day and an interesting question arose: What do the City Clerk, City Auditor, Library, Neighborhood Services and Water Services departments have in common?

Before you drive yourself crazy, let me give you the answer: These are the only five departments whose directors I have not appointed in my 22 months as City Manager. Think about that - all the executive level positions including deputy and assistant city managers and department heads, except those five, have turned over in less than 2 years.

This means a lot of institutional knowledge and deep experience in the community has left the organization. But it also means fresh ideas and new energy in positions of leadership. It's a transitional season for the City of Phoenix that has risks and challenges as well as rewards and opportunity.

I encourage you, our retirees who have the institutional knowledge and experience, to reach out to some of our new executives. We always appreciate hearing from those who have made it through the season of work and can offer perspective on the issues we face.

Thanks for your encouragement and examples of public service.

**Reminder:** Please keep your mailing address up-to-date with the City and with us (COPRA) to assure that you receive important information. If you are a general city retiree (COPERS) please contact COPERS with any address change at (602) 534-4400 and COPRA at [sheryljeremiah6@gmail.com](mailto:sheryljeremiah6@gmail.com)

*But how could anyone who's ever seen a summer - big recordings of green and skies lit up electric with splashy sunsets, a riot of flowers, and wind that smells like concert-pick the snow?*

- Lauren Oliver -

## DEBUNKING SOME RETIREE HEALTHCARE EXCHANGE MYTHS

**Myth #1: The City is moving to a retiree healthcare exchange so they won't have to deal with retiree benefits anymore.**

Wrong. The City is moving to a retiree healthcare exchange to give retirees and their family better choice and value while providing a high level of service before, during and after enrollment. The City and retiree representatives have researched alternatives for several years and determined that this is the best option to meet your needs.

**Myth #2: I won't get MERP anymore.**

Wrong. If you qualify for Basic MERP today (\$117 - \$202 per month) you'll continue to get Basic MERP whenever you get your retiree health coverage. HOWEVER, to continue to qualify for Category MERP (additional \$100 per month) you must enroll in a plan through OneExchange. Enrolling in a plan through your broker or agent will not qualify for Category MERP.

**Myth #3: Towers Watson OneExchange is being paid by the insurance carriers to point me in a particular direction for coverage so they can make money.**

Wrong. A competitive bid process occurred earlier this year and the City selected Towers Watson as its vendor for this service. Towers Watson is being paid by the City of Phoenix and is not being paid by any other entity.

**Myth #4: There are so many plans available, I'll be overwhelmed and won't know what to do.**

Wrong. Seasoned, certified Benefit Advisors (average age of 43) will guide you through the process by phone and will whittle down the number of plans available to just a few that meet your personal needs. Benefit Advisors are not commissioned, they are paid on salary and their compensation is determined by your satisfaction ratings.

**Myth #5: The Benefit Advisors won't give me enough time to make a good decision. They're being pushed to limit the time they spend on the phone with each customer.**

Wrong. Benefit Advisors will spend 60 – 90 minutes with you to ask questions and understand what medications you take, which doctors you see, which hospitals you want access to, and what sort of plan design you're comfortable with. They are not paid by the number of customers they serve, they are paid to give each customer excellent service and good information. You'll have more than one call to review choices and ask questions. (Hint: the Benefit Advisor won't be allowed to ask you about your medical conditions, upcoming surgeries, etc., but it may be helpful if you offer that information.)

**Myth #6: I'll be on hold a long time waiting to speak with a Benefits Advisor.**

You are strongly encouraged to make an appointment in advance to speak with a Benefits Advisor. When you do this, the Benefit Advisor clears a spot on his or her calendar.

**Myth #7: The Benefits Advisor won't know enough to really help me.**

Yes they will. They are trained, licensed and certified. They have as much or more training and knowledge as any broker, agent or insurance consultant, *without* the commission.

## NEW RETIREE HEALTHCARE MARLETPACE PROGRAM (CONTINUED)

*(Continued from page 1)*

You will have the opportunity to enroll, change plans or drop coverage each year. A team of knowledgeable benefit advisors will be available by phone to discuss your needs, recommend plans, and get you enrolled. And they will continue to be there throughout the year to help with any questions or concerns you have about premium, claims, or coverage. If you are comfortable using the computer to review information or enroll, that option is also available.

The City will continue to be involved to assure that you have excellent choice, value and service in your healthcare coverage. Please look for information in the mail telling you more about this very positive change for City of Phoenix retirees. Information sessions will be offered in person and online in late August and September. Please look for a postcard with those dates, times and locations. Find updates at [employee.phoenix.gov/retirees](http://employee.phoenix.gov/retirees). Please send questions to [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov) or call the City Benefits Office at 602-262-4777.

## IN REMEMBRANCE

Harry Archuleta	3/27/2015
Elizabeth Kirby	4/01/2015
Catherine Newell	4/01/2015
Ida Kaye	4/05/2015
Paul E. Kienow	4/10/2015
Dennis Thorley	4/12/2015
Gwendolyn Williams	4/14/2015
Brian S. Hinrichs	4/16/2015
Robert H. Rowland	4/20/2015
Donald L. Pearson	4/24/2015
Joseph Kiszczack	4/25/2015
Eddie J. Ortiz, Sr.	4/26/2015
Lois Janssen	4/28/2015
Harold Fick	4/28/2015
Thomas Coe	5/01/2015
Sylvia Muller	5/02/2015
Keith Kaiser	5/02/2015
Florine McCaffrey	5/10/2015
Betty R. Lutton	5/12/2015
Anthony Garcia	5/19/2015
Jerry L. Long	5/24/2015
Roger W. Lidman	5/31/2015
Ruth N. Gill	5/31/2015
Mary Shelton	6/01/2015
Carol A. Engelhardt	6/05/2015
Loanne Dunn	6/15/2015
Gordon P. Hamel	6/15/2015
Robert Mason	6/16/2015
Brenda M. Stewart	6/19/2015
Robert R. Woodward	6/24/2015
Armando A. West Jr.	6/25/2015
Johnny S. Chavez	6/25/2015
Thomas R. Robinson	7/01/2015
Helen L. Quinones	7/04/2015
Willene G. Hayes	7/06/2015
Theodore S. Foster Jr	7/09/2015
Michael Cruess	7/09/2015
Virginia Palombo	7/10/2015
Charlene Carlise	7/11/2015
Ross D. Blakley Jr	7/11/2015
Eddie Acevedo	7/18/2015
Kathleen Birtciel	8/11/2015

### 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 Franklin at (602) 705-8822.

## 2015 COPRA BOARD

President:	<b>Jack Thomas</b>	(623) 825-6999
	E-mail	<a href="mailto:jtnt@cox.net">jtnt@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>Barbara Kellogg</b>	(623) 322-5227
	E-mail	<a href="mailto:avidgolfer@aol.com">avidgolfer@aol.com</a>
Secretary:	<b>Dawnell Navarro</b>	(623) 412-0854
	E-mail	<a href="mailto:navarro2@cox.net">navarro2@cox.net</a>
Board Members:	<b>Tray Goodman</b>	(602) 432-6652
	E-mail	<a href="mailto:tray@wecrushthebox.com">tray@wecrushthebox.com</a>
	<b>Susan Perkins</b>	(602) 861-5914
	E-mail	<a href="mailto:sjperkins@msn.com">sjperkins@msn.com</a>
	<b>Sue Stites</b>	(602) 819-7106
	E-mail	<a href="mailto:ssites@cox.net">sstites@cox.net</a>
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	E-mail	<a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
	<b>Sheryl Jeremiah</b>	(623) 376-2980
	E-mail	<a href="mailto:sheryljeremiah6@gmail.com">sheryljeremiah6@gmail.com</a>
	<b>Linda Henderson</b>	(623) 693-9955
	E-mail	<a href="mailto:lindajoyhenderson@gmail.com">lindajoyhenderson@gmail.com</a>
Benefits Committee Chair & Health Task Force:	<b>Laura Ross</b>	(623) 878-3334
	E-mail	<a href="mailto:ljross50@gmail.com">ljross50@gmail.com</a>
Retirement Board Representative:	<b>Susan Perkins</b>	(602) 861-5914
	E-mail	<a href="mailto:sjperkins@msn.com">sjperkins@msn.com</a>
By-laws Review Chair:	<b>Karen Clifford-Anderson</b>	(623) 772-7472
	E-mail	<a href="mailto:kcliffander@yahoo.com">kcliffander@yahoo.com</a>
Member Support and Social Committee Chair:	<b>Dawnell Navarro</b>	(623) 412-0854
	E-mail	<a href="mailto:navarro2@cox.net">navarro2@cox.net</a>
Membership Chair:	<b>Sheryl Jeremiah</b>	(623) 376-2980
	E-mail	<a href="mailto:sheryljeremiah6@gmail.com">sheryljeremiah6@gmail.com</a>
Chronicle Chair:	<b>Tray Goodman</b>	(602) 432-6652
	E-mail	<a href="mailto:tray@wecrushthebox.com">tray@wecrushthebox.com</a>
Chronicle Editor:	<b>Mary Dysinger-Franklin</b>	(602) 705-8822
	E-mail	<a href="mailto:copranewsletter@gmail.com">copranewsletter@gmail.com</a>

COPRA website.....	<a href="http://www.phoenixcopra.com">www.phoenixcopra.com</a>
COPERS website.....	<a href="http://www.phoenix.gov/phxcopers">www.phoenix.gov/phxcopers</a>
COPMEA website.....	<a href="http://www.copmea.com">www.copmea.com</a>
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

### 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](mailto: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.

## SEPTEMBER COPRA CHRONICLE

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Please send address corrections to:  
COPRA Chronicle, %Sheryl Jeremiah  
19031 N 76<sup>th</sup> Ave  
Glendale, AZ 85308-8303

ENJOY YOUR  
SUMMER TO...



### 2015 MEMBERSHIP MEETING ANNOUNCEMENTS

Washington Activity Center  
2240 W. Citrus Way, Phoenix, AZ

**NEW  
DATE and TIME!**

**Monday - September 14, 2015 at 1:30 pm - Healthcare**  
**December 4, 2015 at 5 pm - Annual Holiday Party/Meeting (venue TBD)**

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