



COPRA CHRONICLE

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

December 2015

MEMBERSHIP IS OUR STRENGTH

Issue 9

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IMPORTANT! - OPEN ENROLLMENT ENDS DECEMBER 15TH

City of Phoenix Retirees must enroll in their health insurance plan by December 15, 2015. If you have not done so, please call to schedule an appointment with a OneExchange® benefit advisor now. You can schedule your call online or you can phone OneExchange® directly.

Web: www.OneExchange.com/phoenix

Phone: 1-844-824-7658 / (TTY: 711)

Monday through Friday, 6:00 a.m. until 7:00 p.m. Mountain Time

IMPORTANT UPDATES FOR CITY OF PHOENIX RETIREES

Contact the City Benefits Office at benefits_questions@phoenix.gov or (602) 262-4777

The following changes have been negotiated in response to some of the difficulties in transitioning the City of Phoenix Retirees to the OneExchange® healthcare alternative. COPRA Healthcare Representatives in conjunction with the City of Phoenix and the Healthcare Task Force are working together to address the transitional issues. As a result, the following changes will be effective January 1, 2016:

MERP Is Not Changing

MERP will not be provided through a Health Reimbursement Account (HRA) in 2016. This is a recent decision made by the City Manager and the Health Care Task Force. If you receive MERP today, you will continue to receive MERP each month by check or direct deposit in 2016. The City is concerned about IRS compliance and options for MERP in 2017 and beyond will be identified with that in mind. Please look for updates in the mail in late summer 2016.

Survivor MERP

Upon a retiree's death the retiree's Basic and Supplemental MERP will be paid to the spouse or domestic partner when she or he is the retiree's pension beneficiary. There are no other requirements for Survivor MERP. This change is effective January 1, 2016 for all retirees who are eligible for MERP.

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 76th Ave, Glendale, AZ 85303-8303, or by e-mail at sheryljeremiah6@gmail.com

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PRESIDENT'S MESSAGE



COPRA has heard from a number of retirees who have shared their concerns regarding the insurance change to Towers Watson One Exchange®. The feedback centered on two areas: 1) cost increases some retirees will experience with higher deductibles; 2) dissatisfaction with support services by Towers Watson OneExchange® Service Representatives. I would be remiss not to share that we have also heard from retirees who are happy with the service Towers Watson OneExchange® provided and the changes being made. COPRA Healthcare Representatives, in conjunction with the City of Phoenix and the Healthcare Task Force, are working together to address the transitional issues.

I would like to focus further on five topics that have surfaced on this major change and address the concerns from some of the retirees:

1. Cost of pre-Medicare retiree insurance will most likely be higher since the subsidies previously utilized on the City insurance plan are gone. City retirees who were not yet eligible for Medicare have enjoyed lower health insurance premiums for many years since Medicare eligible retirees were indirectly “subsidizing” their actual premium costs. This could be done since approximately 80% of major health costs associated with Medicare eligible retirees were already covered by Medicare. This allowed the City to spread those savings to all retirees. Under the new program, each retiree will now be on their own selected insurance policies, and not a group plan that blends the premiums.

2. The City Health insurance we have always enjoyed being a part of was not a contracted right at retirement, but a benefit that the City allowed us to utilize with their group plan which has helped all of us with somewhat reduced insurance costs during our retirement years. The City could have opted to eliminate offering healthcare benefits to all retirees with no additional support. Instead, when the decision was made to make the change this year, it was through a private exchange. Change is always difficult, but the City of Phoenix is committed to continuing to helping us with the on-going process.

3. The City has been hearing for years from both the COPRA Board and individual retirees about the escalating costs of health insurance and in particular those currently on Medicare. Not that these concerns were the primary catalyst for the City to take action, it certainly aided in their decision making process. Recognizing that the City is “Self-Insured” and was only using CIGNA and Blue Cross Blue Shield to handle the administrative functions, the actual health costs for retirees were growing given our aging population. Additionally, the associated premiums we all paid were continuing to rise to cover the actual costs for all retirees on the plan.

4. Some retirees have asked what role COPRA played in this change. We have always tried to represent retiree interests with the City and a number of good things have happened over many years including PEP, 13th Check, MERP increases, protecting retirees from pension reform, and fighting off Proposition 487 efforts. COPRA was invited to follow-up discussion meetings as part of a Retiree Subcommittee on alternative Health Care options. Discussions included information on what the consequences would be if the retirees continued on the existing City plan. At that time, the subcommittee was told that there would be further increases in costs, addition of deductibles and a plan design that was much degraded from the plan retirees were currently on. Many projections were presented by the City and consultant on the value of the new approach including showing cost savings for a majority of the retirees. After concurrence, based on the material presented, the City proceeded to prepare and distribute an RFP to qualified vendors. COPRA Board members along with other retiree representatives and City staff served on the RFP review process and vendor selection. After vendor selection, the issue went to both the full Health Care Task Force and Trust Board for their approvals, and then to the City Manager for a final decision and recommendation and approval by the City Council.

5. Support service issues with Towers Watson One Exchange® have occurred with some retirees, and it appears efforts have been made over the past months to correct the problems. COPRA representatives have continuously provided feedback to Human Resources and Towers Watson One Exchange® since we had much greater expectations for a smooth transition. The City has indicated that every issue has been aggressively pursued with Towers Watson OneExchange® with the intent of correcting problems noted, and

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IMPORTANT UPDATES FOR CITY OF PHOENIX RETIREES (CONTINUED)

(Continued from page 1)

Category MERP

Category MERP is paid today when the retiree is enrolled in the City's retiree coverage and will be paid in 2016 when the retiree is enrolled in a medical plan through OneExchange®. It is unaffordable for the City to also provide Category MERP to retirees not enrolled through OneExchange®.

Medicare Part D Catastrophic Coverage Benefit

The City will provide a Catastrophic Coverage Benefit to retirees* and their dependents (spouse, domestic partner, and children under age 26). You are not required to have prescription drug coverage through OneExchange® to receive this benefit.

When you are Medicare eligible, your prescription drug coverage is provided through Medicare Part D which has four parts:

- 1) **Deductible**: First, you have a deductible of \$0 to \$360 in 2016, depending on your prescription drug plan coverage. A deductible is the amount you pay out-of-pocket before any coverage begins.
- 2) **Initial Coverage Period**: After the deductible is fulfilled, you pay co-pays for the first \$3,310 in *retail cost* for your prescription drugs. Your co-pay amounts will be based on the prescription drug plan you are enrolled in.
- 3) **The Coverage Gap**: After you fulfill your deductible and reach \$3,310 in *retail cost* for your prescription drugs, you enter the "Donut Hole." In 2016 you pay 45% of Brand Name Medication and 58% of Generic Medication until your total prescription drug *out-of-pocket costs* for the calendar year reach \$4,850. About 25% of all Medicare enrollees reach the donut hole which is getting smaller each year until 2020.
- 4) **Catastrophic Coverage**: Only 4% of Medicare enrollees have drug costs that reach this level. If you are one, you will be charged \$2.95 for each generic drug with a retail price under \$59 and 5% for those with a retail price greater than \$59. For brand name drugs, you will pay \$7.40 for those drugs with a retail price of \$148 and 5% for those with a retail price over \$148. If you take a very expensive medication regularly, you could find yourself in this level. The City will reimburse retirees* and their dependents up to \$25,000 per person per year when they reach this level. It is necessary to be enrolled in a Medicare Part D plan to qualify for this benefit. Documentation establishing the dependent's relationship to the retiree will be required at the time of the initial reimbursement request for a spouse, domestic partner or child.

**Deferred retirees are not eligible for this benefit. A deferred retiree is one who terminates employment with the City before accruing sufficient service credit for medical or service retirement.*

CHRISTMAS TREES AND WREATHS RECYCLING

Trees and wreaths may be dropped off for recycling at any of the participating Phoenix parks, and at A to Z Equipment Rental and Sales, anytime between Saturday, December 26 to Saturday, January 4. For tree and wreath drop-off parks locations, and for A to Z Equipment Rental and Sales drop-off hours, please visit: www.phoenix.gov/publicworks/recycling/Christmas-tree-recycling or call 602-262-7251.

Blessed is the season which engages the whole world in a conspiracy of love.

- Hamilton Wright Mabie -

NEW RETIREES (SEPTEMBER 2015)

George Albidrez Sr
Kimberly Davidson
Trudy Merrill

Public Works
Street Transportation
City Manager's Office

Rachael Pitts
Sally Valenzuela
Robert Winter

Planning Department
Finance Dept
Parks & Rec.

VITA VOLUNTEERS

The city's Earned Income Tax Credit (EITC) Campaign is seeking individuals who will become Volunteer Income Tax Assistance (VITA) Volunteers. VITA volunteers help low-income working individuals and families by preparing their taxes and claiming the federal Earned Income Tax Credit.

Volunteers are needed for the upcoming season. The Internal Revenue Service (IRS), in partnership with the city of Phoenix, will be conducting free training sessions from November to January at locations around the city.

Last year, volunteers helped prepare thousands of returns resulting in millions of dollars to Phoenix residents. One hour of your time may be worth more than \$1,800 to a working family.

HOUSEHOLD HAZARDOUS WASTE EVENT

Household Hazardous Waste Events (HHW) are only for city of Phoenix residential solid waste customers. Please bring your current city of Phoenix city services bill showing solid waste fees and a matching photo ID. No commercial loads, large residential quantities, medical waste, explosives or radioactive waste will be accepted. A maximum of five over-the-road tires per resident will be accepted. No tractor or oversize tires will be allowed.

Details: December 11 and 12, 2015, North Phoenix Baptist Church, 5757 N. Central Ave., 7 a.m. to noon.

More information: Call 602-262-7251 or visit www.phoenix.gov/publicworks.

I RECYCLE PHOENIX EVENT

Now is the time to clean out that overstuffed closet! Bring old electronics, phone books, rechargeable and old batteries, ink jet cartridges, clothing, small appliances and holiday décor. Document shredding, up to five boxes-full, will be offered, along with hard drive shredding.

Not accepted: Tires, oil-based paints, and chemicals.

Bulky items: \$5 fee for each bulky computer monitor and \$10 for each bulky television.

Details: Saturday, January 2, 2016 at Christown-Spectrum Mall, 1703 W. Bethany Home Road, 8 am to 2 pm.

More information on acceptable items or volunteering: www.phoenixrecycles.org

PRESIDENT'S MESSAGE (CONTINUED)

(Continued from page 2)

hopefully those retirees impacted received effective follow up. COPRA Representatives have been involved in direct discussions with Towers Watson One Exchange® on our concerns and performance shortcomings.

In closing, with all of the concerns that have been expressed by COPRA and others, there are several new announcements that are in this edition of the Chronicle related to positive changes that are being made at this point regarding MERP and Catastrophic Medicare Part D that you should review. The City heard from COPRA and retirees early on that there were concerns about MERP contributions being distributed into the Health Reimbursement Arrangement (HRA) along with Medicare Part D. Please look at these announcements in this edition.

Thank you as always, Jack

GUEST COLUMN

KAREN PETERS, DEPUTY CITY MANAGER

It seems that every day I'm reading and hearing news stories about drought – drought in California, drought in Mexico, drought in Australia – and of course drought here in Arizona. But for those of us who've lived here for a while, it's not news. We live in a desert, and Arizona's been in varying levels of drought for over 15 years.

In Phoenix, we've been smart about water. Our residents have embraced a desert lifestyle, and it shows in the numbers:

- Over the last 20 years, our population has grown by almost 360,000. That's like every person in Tampa, Florida pulling up stakes and moving here. But today we use **less** total water than we did 20 years ago;
- Per person, we use about 30 percent fewer gallons per day than we did in 1995;
- Today we reclaim and reuse nearly all of our wastewater;
- And in the 1970s, turf landscaping covered about 80 percent of developed areas in Phoenix – today it's about 15 percent.



Karen Peters

It's remarkable.

How are we doing it? Why are we not seeing the draconian mandatory water use reductions like those in other communities that the nation has been talking about? I think it's like the story of the tortoise and the hare. The hare boasted about how fast he could run so the tortoise challenged him to a race. The hare agreed and from the start, ran as fast as he could – until he stopped to rest and saw the tortoise, far behind, plodding along. You know the rest – the hare decided to take a nap but when he awoke, the tortoise, who had never stopped going, was crossing the finish line.

“Slow and steady wins the race” is the moral of that old story. Our residents are leaders in water conservation, but we all still need to be water smart. We can't stop for a nap. This current drought isn't likely to let up any time soon, even with the wet winter forecasted this year. Because of decades of planning and investment, Phoenix has enough water to use, but we never have enough to waste. Rest assured that our water planners are busy coming up with new ways to keep us on a sustainable path, but you can also do your part to keep Phoenix out in front:

- Turn off the water while you brush your teeth, and save up to four gallons a minute;
- Check for leaky faucets, fountains or running toilets (a running toilet can waste more than 50 gallons a day!);
- Take action – attend a free landscaping and conservation workshop and learn how to properly water your landscape to save time, money and water, and find the best low-water-use trees and plants that thrive in Phoenix soil and weather;
- Visit www.phoenix.gov/water, www.wateruseit-wisely.com, and www.smarthomewaterguide.org for more information.

It may seem like small stuff but it all adds up. Slow and steady.

“Membership is our Strength”

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

PHOENIX CHINESE WEEK CELEBRATIONS OFFER CULTURAL AND EDUCATIONAL EVENTS

Phoenix Sister Cities, Phoenix Chengdu and Taipei committees and the Phoenix Chinese Week Committee will celebrate Phoenix Chinese Week 2016 and the Chinese New Year 4714, "The Year of the Monkey", from Feb. 8 to 14, with cultural and educational events at a variety of Valley locations.

A highlight of the activities is a free, three-day Chinese Culture and Cuisine Festival, from 9 a.m. to 3 p.m. Friday, Feb. 12; 10 a.m. to 5 p.m. Saturday, Feb. 13; and 10 a.m. to 4 p.m. Sunday, Feb. 14; at Margaret T. Hance Park (East), 1202 N. Third St., Phoenix. Admission and parking are free.



The 26th annual festival features live entertainment including the dragon and lion dances, martial arts demonstrations, folk and traditional dances, musical performances, mahjong booth, children's pavilion, Chinese culture and history booth, photo exhibit and art gallery, delicious Chinese food and a beer garden. Other Phoenix Chinese Week events include a table tennis open, taijiquan, weiqu and volleyball tournaments and a 10-course Chinese Lunar New Year Banquet at 6 p.m. Saturday, Feb. 20 at the Great Wall Restaurant, 3446 W. Camelback Road. To purchase tickets for the banquet at a cost of \$45 per person, call [480-406-7470](tel:480-406-7470).

For more information, visit www.phoenixchineseweek.org or call [480-352-3467](tel:480-352-3467). Follow us on Twitter @phxsis-tercities.

CEASE THE GREASE

CEASE THE GREASE – Properly Dispose of Grease, Fat and Oils this Holiday Season

The holidays are here and many people enjoy frying a turkey! But what do you do with almost 5 gallons of left-over oil when the frying is done? Whatever you do, don't pour it down the drain. Fats, oils and grease – collectively known as FOG – can cause major problems to residential plumbing and municipal sewer systems, and may result in an unpleasant and costly call to a plumber. Instead, try these alternatives:

Store it – Once the oil is cooled, use a coffee filter, cheese cloth or fine metal strainer to filter the oil into an appropriate container. You can then store the oil in the fridge or freezer for up to 6 months.

Trash it – Once the oil is cool, pour into small, unbreakable, sealable containers and dispose of it in the trash. Only throw away small amounts of oil, as big jugs can leak, making a mess of collection trucks and disposal facilities.

However you choose to handle your used turkey fryer oil, taking these steps will help keep your plumbing and the sewer clean this holiday season.

FALL LANDSCAPE WATERING GUIDELINES

How much do you love the fall weather? Well, your plants love it, too. Plants love deep, infrequent watering, and the fall weather means you can increase the days between watering. It's time to ratchet down the watering!

- Water your warm season grass every 6 days and your cool season grass every 3 days.
- Desert adapted trees, shrubs, groundcover and vines need watering every 14-30 days.
- High water use trees need water every 7-12 days.
- High water use shrubs, groundcovers, and vines need water every 7-10 days.
- Cacti and succulents need water every 21-45 days.
- Annuals need water every 3-7 days.

Notice that some of the watering intervals range widely. How often should you water a 15-foot tree on the south side of your home? The answer depends on the season, plant type, weather, and soil. Learn with others at one of our conservation workshops. Visit: www.phoenix.gov/water for upcoming workshops.

IN REMEMBRANCE

William E. Whelen	08/27/15
Harriet Haas	09/23/15
Gilbert H. Holguin Sr.	10/11/15
Robert Hinegardner	10/13/15
Cleo D. Reed	10/17/15
James Millage	10/21/15
John Carter	10/23/15
Bobby Cain	10/24/15
Burl Nicholson	10/25/15
Nato C. Palma	10/27/15
Marge Injasoulian	11/06/15

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.

HELP THE HOMELESS STAY WARM

During the winter, many homeless individuals end up on the streets without a way to keep warm. The city is asking for your help for the Winter Respite Program. The following donations are needed: Blankets (new or used but clean), jackets, pants, sweatshirts, winter hats and gloves. New underwear, shoes, socks and hygiene items are also needed.

The tax-deductible donated items may be delivered to any of the city's three Family Services Centers.

More information:

www.phoenix.gov/humanservices or call 602-256-4302.

SHOP PHOENIX JUST IN TIME FOR THE HOLIDAYS

It's time to start thinking about those holiday gifts, and where you choose to shop makes a difference. Shopping locally puts sales tax dollars back into your community to support programs and services such as libraries, parks, recreation programs, police and fire protection and so much more!

Visit: www.phoenix.gov/econdev/Retail for a list of shopping destinations near you and to read more about the importance of shopping local.

2015 COPRA BOARD

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COPERS website.....	www.phoenix.gov/phxcopers
COPMEA website.....	www.copmea.com
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

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.

DECEMBER COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle
Dues are \$12.00
COPRA Chronicle (**USPS No. 0016-924**) is published
Monthly, except June, July and August
By City of Phoenix Retirees Association
1465 E. Rosemonte Dr., Phoenix, AZ 85024-2962
Periodicals Postage Paid at Phoenix, AZ

POSTMASTER

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



Peace! Love! Joy!

2016 MEMBERSHIP MEETING ANNOUNCEMENTS

To Be Determined

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