



COPRA CHRONICLE

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

February 2016

MEMBERSHIP IS OUR STRENGTH

Issue 2

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MEMBERSHIP

Membership for COPRA is \$12 per year or \$50.00 for 5 years. If you have changed your address, email address or phone number or have any questions about dues payments, please contact Linda Henderson.

Linda can be reached by: telephone at (623) 693-9955, or by e-mail at lindajoyhenderson@gmail.com

Mail payments to:
COPRA
PO Box 2464
Litchfield Park, AZ 85340

COPERS 2016 BENEFIT SCHEDULE

At the beginning of each calendar year, the City of Phoenix Employees' Retirement System (COPERS) works with the City's Central Payroll group to develop the yearly schedule of benefit payments. By Charter requirements, retirees are paid in 12 installments each calendar year. Below is a listing of the 2016 benefit payment dates. This information is also available on the COPERS Website at:

www.phoenix.gov/copers/retirees

January 1, 2016*	August 1, 2016
February 1, 2016	September 1, 2016
March 1, 2016	September 30, 2016
April 1, 2016	November 1, 2016
April 29, 2016	December 1, 2016
June 1, 2016	January 1, 2017*
July 1, 2016	

*Transaction processing schedules are determined by each financial institution and will vary. For direct deposit transactions, please check with your financial institution for their processing schedule for transactions received on a non-business day.

Questions regarding the payment schedule and other retirement benefit questions can be directed to the COPERS office at (602) 534-4400.

A NEW WAY TO KEEP UP WITH BRAIN HEALTH

By Jo Ann Jenkins, AARP

Which fear tops the list of worries about aging? Memory loss and not being mentally alert — and that's true for Gen Xers as well as boomers.

Adding to the anxiety is an atmosphere awash in contradictory data, conflicting claims and crackpot ideas about how best to build and maintain your brain health. Everything from standing on your head to starving yourself has been touted as a brain booster — with precious little evidence to back it up.

(Continued on page 3)

PRESIDENT'S MESSAGE



Laura Ross

First message from newly elected COPRA President

This will be the first time that I address you as your new COPRA President. At our January COPRA Board Meeting, I was elected to serve as both your President (previously, Vice President) as well as continue as the Health Benefits Committee Chair. As such, I will also continue as the official Retiree Representative to the Health Care Task Force (HCTF). I have served in this capacity for nine years, ever since taking it over from Don Walsh. Karen Clifford-Anderson assists me by regularly attending the HCTF meetings, consulting on issues and serving as my back up when I am unable to attend. She has been an excellent partner in this endeavor and will continue in this capacity.

As you all know, we have had an especially tumultuous year as the City moved retirees to the Towers Watson One Exchange private health care exchange. This came after several years of exploring ways to maintain a retiree health care option that was both affordable and robust. It included retiree subcommittees and full HCTF review of possible options. The City, after consensus from the HCTF and the Health Care Benefits Trust Board, decided to move to a private exchange through Towers Watson to provide health care benefits to retirees. In the end, the private exchange option turned out to be better for the Medicare portion of our membership than the pre-Medicare group. I'm sure that this was partly due to the fact that Towers Watson had much more experience offering services to the Medicare eligible and was newer to offering services to pre-Medicare retirees. This was true of all of the consultants providing this service, as it was not offered to pre-Medicare retirees prior to Obamacare. Because of the service concerns, database problems, lack of PPO options and product variety, as well as extremely high deductibles, the pre-Medicare portion of our membership was offered the opportunity, at the 11th hour, to return to the City's self insured program at the previous rates and benefit plan design, at least temporarily. I say temporarily because the City will be looking at both plan design and premium rates as a part of two upcoming enrollment periods. At this time, 1,293 pre-Medicare retirees have returned to the City self insured health care plan.

There will be an open enrollment period in May where pre-Medicare retirees will again decide whether to stay with their current choices based on the new rates and plan design changes. This will also include an opportunity to sign up for a Dental Plan similar to what was previously offered by the City. Those open enrollment elections will take effect on July 1, 2016. There will be a second enrollment period in the fall that will allow again for elections that will take effect January 1, 2017. This will get everything back to having a calendar year plan schedule. Pre-Medicare retirees, regardless of where they are currently enrolled, will have the option during these two enrollment periods to choose the City plan.

The City will use actuaries from the Mercer Consulting firm to assist in actuarial modeling for rate setting. Rates will be affected by the fact that Medicare eligible retirees, who are subsidized by a healthy 80% of costs paid by Medicare, will no longer be a part of the new group ratings. It is very likely that rates will increase and there will be design changes such as deductibles, narrower networks and changes in pharmacy. This conjecture is based on the fact that these types of changes have already been incorporated into the active employee benefit packages and they were the things discussed as alternatives for retirees if there was not movement to a private exchange.

I bring up these realities because we as a group will continue to face changes in the upcoming year. Change is hard for all of us. Sometimes pre warning and time to think through things helps in the process of adjusting to change. We have upcoming meetings with the City and HCTF to determine what changes to plan design and premium rates will be required to keep the City program option funded to support the pre-Medicare retirees. Benefit Guides are scheduled to go in the mail in late April. COPRA, in conjunction with the City, will have retiree meetings to go over changes at that time, with the first open enrollment occurring in May.

We will attempt to keep you informed as this process unfolds and be open to your input just as we were when we helped to negotiate with the City to bring pre-Medicare retirees back to the City self insurance option.

Laura

A NEW WAY TO KEEP UP WITH BRAIN HEALTH (CONTINUED)

(Continued from page 1)

People don't know what to believe. AARP surveys have found, for example, that many people think taking vitamins or supplements is important for their brain health, but the evidence on effectiveness is limited. They believe playing brain games can help preserve cognitive function more than any other action, while experts know that physical exercise is more important.

How in the world does an average person sort through all the nonsense in pursuit of the genuinely helpful, scientifically verified information that is buried out there?

As people live longer, they increasingly seek guidance on how to keep their brains active and healthy. They want to know what will help them lead meaningful, engaged lives. So, AARP, in collaboration with Age UK, is taking a step to help clear things up. We are launching the Global Council on Brain Health ([GCBH](#)) to provide trustworthy information and make clear recommendations that you can depend upon.

We will focus on priorities identified by scientists, the popular press and AARP surveys, such as: physical exercise, mental engagement, diet, sleep, stress levels, socialization, medications and supplements. We will review the latest scientific research from scientists, doctors, scholars and policy experts from around the world to conclude what works and what doesn't, then come up with simple steps that you can take every day to boost your brain health and live life to the fullest.

The GCBH launch and other work to promote brain health are part of AARP's effort to disrupt aging — helping to transform society's notion of what's possible, no matter your age. At its core, AARP's approach to brain health is about changing the conversation — and society's behavior — from a focus on aging to a focus on living.

You don't have to be resigned to the idea that there is nothing you can do to help keep your brain healthy.

There are steps you can take. We're working with the greatest minds to make sure you know the right steps to take, and we're giving you the information and confidence to take those steps toward living a brain-healthy lifestyle.

The best and most beautiful things in the world cannot be seen or even touched.
They must be felt with the heart.

-Helen Keller

HOME HEATING SAFETY TIPS

From "Contact" December 2015 SRP Newsletter

Now that the weather has cooled down, follow these home-heating guidelines from SRP Safety Connection™.

- Plug space heaters directly into wall outlets. Use of extension cords may lead to circuit overload and cause fire.
- Keep space heaters at least 36 inches from anything flammable and away from children and animals.
- Don't leave space heaters unattended.
- Turn off portable heaters when leaving the room or going to bed.
- Install smoke detectors and test them monthly.
- Kitchen stoves, ovens and barbecues are not recommended for use as an indoor heating source.

Check out srpnet.com/safety for more tips.

NEW RETIREES (DECEMBER2015)

David Ahler	Aviation	Jean Hurlbert	Police
Margaret Anderson-Boyle	Convention Center	Jane Kennedy	Planning & Dev
Elizabeth Atkinson	Police	Leslie Lewis	Parks & Rec
Jerry Campos	Public Works	Ronda Liddle	Parks & Rec
Ralph Deleon	Parks & Rec	Barbra Loomis	Police
Christine Denney	Police	Joseph Mendez	Parks & Rec
Shirley Dunlap	Fire Dept	Dennis Murphy	Water Services
Henry Ellis	City Court	Lenworth Paisley	Water Services
Stephen Georgoulis	Facilities Management	Dale Russell	Water Services
Samuel Gonzales	Parks & Rec	Manuel Sanchez	Water Services
Allen Griffin	Public Works	Gary Shackelford	Street Trans
Richard Gutierrez	Facilities Management	Diana Summers	Housing
Rosa Gutierrez	Water Services	Kathy Watson-Johnson	Convention Center
Lorenzo Hernandez	Convention Center	Carol Weissman	City Court
William Hinkley	Planning & Dev		

ANNUAL TREASURER REPORT

COPRA						
Treasurer Report						
for Month and Year ending December 31, 2015 and 2014						
				December	2015	2014
Book Balance November 30, 2015 and 2014					\$61,621.32	\$60,638.21
Receipts						
	Member Dues			\$3,392.00	\$18,592.00	\$17,420.00
	Dividends			24.83	313.04	307.42
	Holiday Party			417.00	3,077.00	2,520.00
	Donations				16.00	16.00
		Total Receipts		\$3,833.83	\$21,998.04	\$20,263.42
Disbursements						
	Bank Fees			\$0.00	\$59.60	\$136.95
	Chronicle			885.26	11,725.84	8,055.31
	Holiday Party			5,030.16	4,880.11	1,135.00
	Member Support			0.00	2,923.06	12,557.16
	Website			0.00	322.50	806.25
		Total Disbursements		\$5,915.42	\$19,911.11	\$22,690.67
Book Balance December 31, 2015 and 2014*					\$59,539.73	\$57,452.85
December net +/-				-\$2,081.59		3,560.76
December MM Transfer to checking				-\$2,000.00		\$5,000.00
Bank Balance December 31, 2015						
		Checking			\$3,342.40	
		CD (09/23/2017 1.15%)			\$15,827.52	
		CD (12/15/2015 @ 0.60%)			\$0.00	
		CD (01/17/2017 @ 0.60%)			\$10,709.42	
		Money Market			\$29,660.39	
			Total		\$59,539.73	
*Includes prepaid dues:						
	2015=	\$33,336				
	2014=	\$44,456				
Barbara Kellogg						
Treasurer						

STAY A STEP AHEAD OF DISASTER

HOW TO CREATE A HOME INVENTORY

From January/February 2016 AAA Highroads Magazine

When it comes to preparing for a disaster, most people forget one very important thing. Research shows more than half of American consumers don't have an inventory of the possessions they'd want their insurance company to replace in case of fire, theft, or other disaster.

In the aftermath of a fire or other damage to your property, the last thing you'll want to do is make a list of everything you lost. AAA Insurance experts say preparing in advance for an unexpected disaster could mean a faster return to normal life and a speedy claims process. Creating a simple home inventory will help you add up the replacement costs for all your items and can be invaluable in deciding how much insurance coverage you need. Here are five easy steps to create a home inventory.

- 1) Grab your camera or smartphone and take a tour of your home, snapping pictures or taking videos of your valuables. There are also several home inventory apps for your smartphone or tablet that can help with this process. Search the app store for "home inventory" to find one you like.
- 2) Record everything you'd want your insurance company to replace. Don't forget all the stuff in your closets and garage.
- 3) Pull together copies of sales receipts and any other documentation. Also note model and serial numbers.
- 4) Store your home inventory and related documents in a safe and easily accessible place, including online, with friends or family, or in a safe deposit box. Don't rely solely on your home computer, which should always be backed up, in the case of fire, theft, or a hard drive crash.
- 5) Add up the replacement costs for all of those items to make sure you have enough insurance. Double-check, because not all policies cover the actual replacement costs. Also, in some cases, an additional endorsement may be needed for valuables, including jewelry, cameras, furs, firearms, and trading cards or comics.

New Year's Resolution RENEW YOUR COPRA MEMBERSHIP FOR 2016

Please check the mailing label on this Chronicle for the "Dues Paid Thru:" year. If the "Dues Paid Thru:" year is "2015", you should renew your COPRA membership now!

If you receive the COPRA Chronicle by email which doesn't have a mailing label, you should have received an email in December advising you of the status of your COPRA membership.

COPRA membership dues are \$12.00 annually or you can pay \$50.00 and receive membership for 5 years. To renew your COPRA membership, send a check payable to "COPRA" to the following address:

COPRA
PO Box 2464
Litchfield Park, AZ 85340

SPECIAL NOTE: Receiving the COPRA Chronicle by email significantly defrays the printing and postage costs for COPRA. An added benefit is that if there is any important information that COPRA wants to send to its members, we have your email address on file and can transmit to you!

WINTER RESPITE PROGRAM

Help keep someone warm this winter. When the days cool down and the nights get chilly, remember the families and individuals who are homeless and on the street.

Arizona's cold winter nights don't seem so bad to those who have warm places to get out of the elements, but for those living outdoors or in their car, warm clothes and a blanket mean a lot. The community can assist by donating items that will keep people warm and protected during the cold nights of winter.

The city of Phoenix is asking people to donate ONLY the following items to be distributed to those who are homeless:

- Jackets, coats, sweat shirts - men's, women's, children's
- Long pants, jeans, and sweats - men's, women's, children's
- New underwear - men's, women's, children's
- Blankets
- Shoes

Donated items are distributed by local homeless outreach teams from:

Basic Mission, Catholic Charities, Church on the Streets, Maricopa County Healthcare for the Homeless, One N Ten, Native American Connections, Inc., Set Free Ministry, Son Lit Foundation, Southwest Behavioral Health Services PATH Outreach, TERROS, The Salvation Army Project HOPE, Tumbleweed Center for Youth Development and U.S. Vets

The program runs from October through March.

Tax-deductible donations may be delivered to any of the city's three Family Service Centers:

Travis L. Williams
4732 South Central Avenue
602-534-4732

John F. Long
3454 North 51st Avenue
602-262-6510

Sunnyslope
914 West Hatcher Road
602-495-5229

The centers are open from 7:30 am to 5 pm Monday through Friday. Please call 602-256-4302 to arrange a bulk or large donation. Acknowledgement of any donation is available.

PHONY IRS SCAMS

Tax time is near, so be on the alert for the IRS scam. The Federal Trade Commission reports that, from 2013 to 2014, complaints about the "IRS Scam" increased twentyfold, with more than 54,000 Americans being targeted in 2014. Fraudsters often target immigrants or older Americans less likely to have the knowledge or support system that would keep them from falling into the trap.

Typically, the scammer calls posing as an "IRS agent" saying back taxes are owed. After threats of penalties and even jail time, the bogus agent turns helpful, providing a solution that involves sending cash in a quick and untraceable way.

If you get such a call:

- **Assume it's a scam.** The IRS doesn't call people about back taxes; it will send you a notice by mail.
- **Hang up.** Any information you provide may mark you for more bogus calls.
- **Report the incident.** Report it to the U.S. Treasury inspector general for tax administration at 800-366-4484. If contacted by email, forward it to the IRS at phishing@irs.gov.

By: Ron Burley AARP Consumer Advocate

IN REMEMBRANCE

Margaret Williams	12/06/2015
Ann Contino	12/11/2015
Nelda Beenblossom	12/14/2015
James Grande	12/17/2015
Wilma Simone	12/19/2015
John F. Stolpe	12/20/2015
Cruz Flores Jr	12/20/2015
Fred Mankel	12/21/2015
Roger Haigh	12/25/2015
Richard A. West	12/27/2015

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.

NAU - EXTENDED CAMPUSES SEEK PART-TIME FACULTY

NAU - EXTENDED CAMPUSES DEPARTMENT OF PUBLIC ADMINISTRATION AND JUSTICE STUDIES SEEKS PART-TIME FACULTY

Do you have a graduate degree, some spare time, and the desire to share your vast professional experience with students? Northern Arizona University's (NAU) Extended Campuses provides higher education throughout Arizona both on campus and online. Our student population is growing! As a result, the Department of Public Administration and Justice Studies is currently seeking applications for part-time faculty to teach undergraduate courses in the areas of public administration (human resources, budgeting, ethics, public management, leadership, and other topics) and criminal justice/justice studies.

If you are interested in learning more, visit the department web page at: <http://nau.edu/Public-Administration-Justice/> and send your resume to Jill Young at jill.young@nau.edu to initiate a conversation about teaching opportunities.

2016 COPRA BOARD

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E-mail: ljiross50@gmail.com

Vice President/Chronicle Chair:

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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.

FEBRUARY COPRA CHRONICLE

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POSTMASTER

Please send address corrections to:
COPRA
PO Box 2464
Litchfield Park, AZ 85340

happy
valentines

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