



COPRA CHRONICLE

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

September 2016

MEMBERSHIP IS OUR STRENGTH

Issue 6

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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.

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GENERAL MEMBERSHIP MEETING - HEALTHCARE ANNOUNCEMENT

Don't forget to put on your calendar the next upcoming COPRA General Membership Meeting! It will be held on **Thursday, September 15, 2016 at 1:30 p.m.** at the Washington Activity Center located at 2240 W. Citrus Way in Phoenix. **Please note this date is a change from what was previously published.** Healthcare benefits & plans will be reviewed for the upcoming open enrollment period.

We hope to see everyone there!

HEALTHCARE - OPEN ENROLLMENT

Open Enrollment takes place from October 24th to November 14th for the 2017 plan year which begins January 1st. The City continues to offer medical coverage to non-Medicare retirees and eligible dependents in 2017. Dental coverage, legal insurance and elder care services continue to be available to all retirees, Medicare and non-Medicare.

A retiree benefits guide for 2017 will be mailed to all retirees in mid-September. Information meetings for non-Medicare retirees and eligible dependents will take place in September beginning with the COPRA meeting on September 15th at the Washington Activity Center from 1:30 p.m. to 3:00 p.m. located at 2240 W. Citrus Way. Additional information meetings are scheduled at the Washington Activity Center on September 20th, September 22nd, September 27th and September 29th from 9:00 a.m. to 11:00 a.m. The main topic at this meeting will be the 2017 non-Medicare retiree medical plans and premiums. There will also be information for Medicare eligible retirees on Towers Watson One Exchange, Cigna Dental and ARAG Legal Insurance. The presentation from these meetings will be posted on the COPRA website at www.phoenixcopra.com and on the City's benefits division web page at employee.phoenix.gov/benefits. The City's Benefits Office staff will be available for questions at 602-262-4777 or benefits.questions@phoenix.gov.

Non-Medicare medical plan rates for 2017 would have increased almost 48% without assistance from the City and changes to plan design. By using a portion of the Retiree Rate Stabilization Fund and changing plan design features, the 2017 overall medical rate increase is 10% instead

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PRESIDENT'S MESSAGE



Laura Ross

I can't believe that the summer is officially over and we are back to business as usual (if there is such a thing in Retirement). The "lazy, crazy days of summer" are over and we have to pay more attention to our calendars to make sure we don't miss appointments and meetings that were suspended over the summer.

An important meeting for all Retirees to put on their calendar is our upcoming meeting on Healthcare Issues. The COPRA Meeting is scheduled for September 15, 2016 at 1:30 p.m. at the Washington Activity Center located at 2240 W. Citrus Way. If this is not a convenient time or you find yourself extending your summer in a cooler place, there will be additional meetings covering the same information on September 20th, 22nd, 27th, and 29th from 9 a.m. – 11:00 a.m. at the same location. Hopefully these additional times will make it convenient for all local retirees to attend a meeting.

If you are not local or are unable to attend, the presentation from these meetings will be posted on our COPRA website www.phoenixcopra.com. Human Resources will also post it on their Benefits Division web page at employee.phoenix.gov/benefits. Further, the City's Benefits Office staff is always available for questions at (602) 262-4777. They also have FAQs posted at benefits.questions@phoenix.gov. The Retiree Benefits Guide for 2017 will be mailed to all retirees in mid-September. Hopefully, all of these sources will give us the information we need to make informed decisions on our health care for the upcoming year.

Open Enrollment takes place from October 24th to November 14th for the plan year beginning January 1, 2017. The City will continue to offer medical coverage to non-Medicare retirees and eligible dependents for this upcoming plan year. See the article in this issue for the details and updates on this coverage. Dental coverage, legal insurance and elder care services will continue to be available for non-Medicare and Medicare Retirees. Towers Watson OneExchange is available to assist both Medicare and non-Medicare enrollees on their private exchange or the public exchange. MERP will continue to be handled as it is currently.

I encourage everyone who can, to attend one of the information meetings, as well as read the Retiree Information Guide for 2017. There will be staff from the City Benefits area to present current information as well as answer all your questions. Don't miss this opportunity to get all the information available to help you make the right decisions that will provide you with the best answer for your health care needs. COPRA in partnership with the City is working to provide you with the tools you need for these important decisions.

Laura

CITY OF PHOENIX FALL EXPO

Retirement is life's biggest adventure. Make the most of it with the City of Phoenix Fall Expo!

September 29, 2016

Time: 9 am – 2 pm

Phoenix City Hall Atrium
200 W. Washington St.

Workshops:

Three very informative workshops designed to help you better prepare for financial security in retirement through the 457 and 401(a) Plans.

- **What you need to know about filing for Social Security**
9:30 – 11:00 am – Learn about one of the most important and complex decisions you will make in your lifetime. *This workshop runs 90 minutes so please plan your day accordingly.*
- **Healthcare in Retirement**
11:30 – 12:30 pm – Start planning for what is likely to be one of your biggest retirement expenses.
- **New! Fund Changes coming to the 457 and 401(a) Plans**

(Continued on page 3)

HEALTHCARE - OPEN ENROLLMENT (CONTINUED)

(Continued from page 1)

of 48%. The Savers Choice Plan (high deductible health plan) stays the same, the HMO plan includes an annual deductible (\$350 for single coverage, \$700 for family) and higher pharmacy co-pays. The provider network continues to be Cigna's Open Access Network. The PPO also includes an annual deductible (\$1,000 for in-network single coverage, \$2,000 for family) plus 20% coinsurance and higher pharmacy co-pays. The PPO continues to offer BlueCross/BlueShield's large, national network and out-of-network coverage at a higher level of deductible and coinsurance. Details will be provided in the 2017 retiree benefits guide you'll receive by mail in mid-September and at the information meetings.

You are probably wondering what the future holds for the City's retiree medical plan. Everyone can probably agree it's not sustainable for the City to continue providing coverage to a smaller number of retirees each year. City representatives recently met with Arizona State Retirement System (ASRS) executives to discuss changing the State statute to allow City of Phoenix civilian retirees access to the ASRS retiree benefit plans. The ASRS offers affordable and comprehensive coverage to hundreds of thousands of retirees from the State of Arizona and its counties, municipalities, and school districts. The City of Phoenix public safety retirees already have access to ASRS benefits. The City's Government Relations Division and the Human Resources Department Benefits Division will continue their efforts toward this goal.

Cigna dental coverage continues to be available in 2017. If you enrolled in the dental coverage earlier this year and want to continue your coverage into 2017, do nothing and it goes on at the same premium rates you have today. If you didn't enroll this year and want to enroll for 2017, you'll find the dental enrollment form and instructions in the retiree benefit guide. 2016 dental rates continue into 2017. Please be aware that a Cigna subsidiary, Allegiance COBRA Administration, is handling the enrollment and premium payment aspects of this dental coverage. Premiums are not taken from your pension check for dental coverage. You pay Allegiance directly each month either by check or money order, or by allowing them to electronically take payment from your checking or savings account each month.

ARAG legal insurance continues to be available but with expanded coverage and a slightly higher monthly premium. You'll see more information about this in the mail from ARAG and in the 2017 retiree benefits guide.

OneExchange can assist with Medicare or non-Medicare individual enrollment options on the public and private exchange. And all retirees have access to Elder Care Services through the City's Employee Assistance Program vendor, MHN. Information on these topics is included in the guide.

CITY OF PHOENIX FALL EXPO (CONTINUED)

(Continued from page 2)

1:00 – 2:00 pm – Get a first look at how the funds menus will change this December. See how the changes may impact your investment strategy, so you begin preparing now. *We encourage all participants to attend this workshop.*

Why you should attend:

- To learn about important changes to the Plans' investment options.
- To get personalized attention and hands-on experience.
- To become more confident about how you're preparing for retirement.

One-on-one sessions and iPad® stations

While at the Expo, sign up for a session with a Plan Service Representative or visit our iPad® stations to help you:

- Enroll in the 457 Plan
- Add/change beneficiaries
- Increase/change your contribution
- Review/change your investment options
- Set up online planning tools and calculators
- Rollover assets from prior employer's retirement plans or IRA's

Visit www.phoenixdcp.com TO LEARN MORE ABOUT THE City of Phoenix Expo. Or call (602) 266-2733.

NEW RETIREES (APRIL 2016)

Brian Ackzen	Street Transportation	Abel Juarez	Aviation
Lorraine Allison	Police	William Lear	Police
Brett Bishop	Parks & Rec.	Billy Lucus	Fire Dept.
Donald Borck	Finance	Mimi McCain	Library
Mizpah Brown	City Court	Peter Olson	Facilities
Gemma Cafiero	Human Service	Richard Plautz	Parks & Rec.
Barbara Cole	Water Services	Peter Putney	Aviation
James Endrizzi	Neighborhood Services	Mark Roye	Water Services
Beatrice Estrella	Fire Dept.	Roseanne Schrimpf	Parks & Rec.
Norma Ford	Aviation	Kent Snider	Fire Dept.
Jose Garcia	Street Transportation	John Valenzuela	Property Management
Margarita Gonsalves	Aviation	Patricia Williams	Fire Dept.

NEW RETIREES (MAY 2016)

Rod Ambrose	Parks & Rec.	James Mayes	Planning & Development
Lorenzo Arenivaz	Street Transportation	Terry McClintock	Parks & Rec.
Eugene Armijo	Water Services	Steve Mitchell	Public Works
George Bosselman	Aviation	Elias Molina	Equal Opportunity Dept.
John Dole	Housing	Michael Mosqueda	Parks & Rec.
Michael Eppard	Water Services	Janet Pendell	Water Services
Daisy Francisco	Police	Irene Perez	Water Services
Albert Gonzales	Street Transportation	Robert Sismondo	Water Services
Michael Holman	Aviation	Christine Smith	Aviation
William Holsinger	Water Services	Lee Swartzentruber	Planning & Development
Peggy Huguez	Finance	Frederick Tarazon	Water Services
Heather Kay	Information Technology	Margi Watts	Human Services
		Patrick Ybarra	Finance

NEW RETIREES (JUNE 2016)

Joseph Balazs	Fire Dept.	Kelly Pignato	Convention Center
Pamela Cruey	Public Works	Kerry Ramella	Fire Dept.
Michael Goetzl	Water Services	Guy Rodrigue	Parks & Rec.
Brian Malone	Aviation	Ricky Snell	City Clerk
Randy Martin	Fire Dept.	Phillip Thompson	Aviation
Lonnie Minton	Water Services	Peggy Turley	City Court
Cecilia Pedraza	Water Services	Kathryn Wenger	Convention Center
Sharon Perez	Water Services	Michael Whitehurst	Aviation

DIRTY AIR FILTERS ARE AC ENEMIES

The air filter is an important part of your AC system. By removing dust and debris from the air, you get to enjoy better indoor air quality and the air condition operates more efficiently. But, when these filters become dirty, they trigger a whole host of problems. Clogged filters restrict air flow to the unit, which causes the AC system to run longer and cool less efficiently and may lead to early system failure. What's more, systems with dirty air filters use up to 15% more energy, according to the U.S. Department of Energy.

SRP recommends changing your filter every month, especially during the summer months when your system gets used the most.

Source: SRP Contact, March 2016

"Membership is our Strength"

GUEST COLUMN JOHN TRUJILLO, PUBLIC WORKS DIRECTOR



John Trujillo

What's Recyclable In Phoenix?

It's been 25 years since the City of Phoenix introduced single-stream recycling to residents, making it convenient for residents to divert recyclable materials from the landfill. Today, we offer recycling collection services to more than 390,000 households.

The Public Works in partnership with Keep America Beautiful launched the "Top 10 in the Bin" to re-educate and refresh residents' minds on recycling right. What's recyclable in Phoenix,

reminds residents about the top 10 materials that should always be placed in the blue recycling bin: plastic bottles with caps on, beverage cans, mail, food boxes, paper, plastic jugs, food jars, beverage glass bottles, food cans and cardboard.

Aside from the top 10 materials recyclable materials, the top three items that should *never* be placed in the blue recycling bin: plastic bags and wraps, electronics, and clothing or textiles. These materials can be recycled, but not in Phoenix's recycling program. Residents are asked to bring clean plastic bags and wraps to the nearest grocery store; electronics can be dropped off at one of the nine household hazardous waste and electronics collection event hosted by the city at different locations; and clothing and other textiles should be donated to resale shops. Recycling is important and one of the easiest ways to divert waste. Ensuring the recyclable materials are not contaminated by non-recyclable materials is equally important.

Phoenix has a goal of increasing its waste diversion rate to 40 percent by 2020. [Reimagine Phoenix](#), the city's sustainability initiative launched in 2013, has already jumpstarted new solid waste programs and projects that could assist in reaching that goal, including the implementation of a pay-as-you-throw program, as well as a green organics curbside collection. This is good for the environment and good for current rate payers as well as future rate payers. Every ton diverted from the landfill saves \$17 per ton.

To help spread the word about the importance of recycling and recycling right, visit: <http://phoenix.gov/publicworks/residential-recycling> to view the video "Top 10 in the Bin".



YOUR E-MAIL IS YOUR ENTRY!

As you all know, 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 you, we have your email address on file and can transmit to you in a timely fashion!

In order to encourage our COPRA members to receive the Chronicle by email, your COPRA Board started a new program! Each month, we will randomly select one member who receives their Chronicle by email and that member will receive a \$25 gift certificate to a grocery store (Fry's or Safeway).

September's winner is **QUIRICO DIAZ. CONGRATULATIONS, Quirico!!** If we already have your email address, you are automatically entered! If you do not receive the Chronicle by email, do so NOW! You can provide your email to Linda Henderson at lindajoyhenderson@gmail.com. She can also be reached by phone at (623) 693-9955.

Sign up now!

IN REMEMBRANCE

Brian Lueders	12/12/2015
Leona K. Kalina	03/14/2016
Gayle L. Gaston	03/26/2016
Judith Jerrett	03/29/2016
June Millage	03/31/2016
Edith C. Gray	04/15/2016
Frances Lopez	04/16/2016
Leach B. Scacewater	04/21/2016
John Yount	04/23/2016
Beverly Borck	04/25/2016
Vicky Walker	04/26/2016
Dorothy Moore	04/28/2016
Eric D. Miller	04/29/2016
Timothy L. Crafton	05/01/2016
William Rose	05/02/2016
Don L. Thomas	05/02/2016
Ben H. Chavez	05/06/2016
George Von Dwingelo	05/06/2016
Robert Brown	05/07/2016
Richard Hanifan	05/10/2016
Lemuel Brown	05/11/2016
Charles Sankey	05/12/2016
Roger Norris	05/13/2016
Barbara Lang	05/19/2016
Armando V. Encinas	05/21/2016
Floyd S. Ford	05/21/2016
Irving Kaplan	05/22/2016
Robt Balian	05/23/2016
Hector F. Melendez	05/24/2016
Mary R. Cicatello	05/24/2016
Herbert P. Legendre	05/25/2016
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Ann McCutcheon	06/01/2016
Roberta P. Rodriguez Sr.	06/04/2016
Joe C. Lugo	06/05/2016
Edward McClure	06/07/2016
Stanley Kill	06/07/2016
Ted R. Kimelman	06/10/2016
Glenda Strachan	06/10/2016
Finley Pritchett	06/15/2016
David A. Brown	06/17/2016
Steven A. Muenker	06/17/2016
Nettie Green	06/18/2016
Joel A. Rencsok	06/18/2016
Joyce A. Sharon	06/18/2016
John F. Flavell	06/19/2016
Ronald Hughes	06/21/2016
Vicki L. Perry	06/22/2016
Rigoberto Munoz	06/28/2016
Myrtle Valencia	06/28/2016
Roman F. Chacon	06/30/2016
John B. Whitmore	07/01/2016
Melvin Lucas	07/02/2016
Teofilo Montez	07/05/2016
John Loannou	07/12/2016
Elijah Washington	07/16/2016
Phyllis Foust	07/19/2016
Hubert A. Porr	07/20/2016
Joseph F. DePersis	07/26/2016
Cecil R Neal	07/27/2016
Lee A. McCoy	07/27/2016

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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.

SEPTEMBER COPRA CHRONICLE

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PO Box 2464
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Where did the time go...
Enjoy the end of summer!



2016 MEMBERSHIP MEETING ANNOUNCEMENTS

Note date change!
See you there

Washington Activity Center
2240 W Citrus Way, Phoenix, AZ

Thursday, September 15, 2016 at 1:30 pm- Healthcare
Thursday, December 1, 2016 - Annual Holiday Party/Meeting

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