



COPRA CHRONICLE

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

November 2017

MEMBERSHIP IS OUR STRENGTH

Issue 8

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"Membership is our Strength"

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

PayPal Payments:

You can send in dues via PayPal. Use our email address Phoenixcopra@gmail.com from your account.

COPRA BOARD ELECTIONS

It is election time once again for the COPRA Board of Directors. In the October issue of the Chronicle, we asked if any members were interested in becoming a candidate for a Board position. There are twelve elected positions on the Board, each serving a two year term. There are four incumbent members seeking re election this year for a term covering 2018-2019. Elections are staggered with six Board positions coming up for election each year. In accordance with the COPRA By-Laws, if there are no more than 6 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a "voice vote" at the December 8, 2017 COPRA Annual Meeting and Holiday Party. A special thanks to all who participated in the process: Dawnell Navarro, Nominating Committee Chair; Karen Clifford-Anderson, Laura Ross and Sue Stites.

BOARD OF DIRECTOR CANDIDATE BIOGRAPHIES

GREG BINDER (Incumbent)

Greg retired from the city of Phoenix in 2014 after 34 years of service. He was an IT Strategic Planner with the Information Technology Services Department at the time of his retirement. A member of COPRA since 2014, he seeks to serve "as-needed" on the board. As a retiree, Greg sees the value that COPRA brings to its members and wants to build on the success of the Health Care Committee to continue to strengthen the relationship between COPRA and the City of Phoenix on behalf of our membership.

LINDA HENDERSON (Incumbent)

Linda retired from ITD in 2009 after more than 24 years of service and has been a COPRA member since retiring. Since her appointment to the COPRA Board in 2015, Linda has served as Membership Chair. While employed, Linda served as a board member on several boards in different capacities throughout her career, including treasurer for I.O.W.I.T. (International Organization of Women in Telecommunications) and president for S.M.U.G. (Southwest Mes-

(Continued on page 3)

PRESIDENT'S MESSAGE



Laura Ross

Cool mornings and evenings are here again. Hopefully you all are taking advantage of the good weather to get out and walk, run or whatever you do for exercise. There are other things you can do to support your health goals. First off, you will need to review your current health insurance to decide whether you wish to continue with the same provider and plan or make a change to better meet your current health care needs. You should all have received your City of Phoenix Retiree Benefits Guide for 2018. Read it and keep it as a reference for the next year. It will tell you everything you need to know about your benefits and what you need to do to continue receiving them or add new benefit insurance for 2018.

In 2018 the City will continue to provide health care benefits for pre-Medicare retirees only. Medical plans remain the same with Cigna HMO, BCBS PPO, and the BCBS Savers Choice Plan as options. Deductibles, coinsurance, co-pays and coverage do not change. The current networks continue to be the same. What does change, of course, is the cost of coverage. After the negotiated buy down utilizing the Rate Stabilization Fund and Health Care Benefits Trust Fund, the increase was reduced to 8.4%.

Those not eligible for the City pre-Medicare Retiree health insurance will need to continue to utilize other sources for another year. Any changes in rates or plan design can be addressed directly with your insurance provider, broker, or Willis Towers Watson's One Exchange. In most cases, if you make no changes, your current plan will continue. However, there may be changes to your plan coverage or pharmacy formulary. Be sure to check for any changes that might affect you before making your decision to continue with your current plans. Those pre-Medicare Retirees, who have chosen to get their healthcare from other sources in the past, will again have the choice to take part in the City healthcare option during open enrollment or continue with other market options.

The City will continue to offer a Dental Plan for all Retirees. Legal Services will again be available through ARAG with some additional services. Additionally, don't forget that if you are Medicare eligible and enrolled in a Medicare Part D pharmacy plan and reach the Catastrophic Level, the City will reimburse for your out-of-pocket expenses. MERP will continue to be disbursed to eligible retirees by direct deposit or check as in the past.

It is very important that you note and meet the deadlines for enrollment that apply to you and the plan(s) you wish to have for 2018. All deadlines are spelled out in the City of Phoenix Retirees Benefits Guide 2018.

We continue to work on gaining eligibility for all retirees for the Arizona State Retirement System (ASRS) Healthcare for 2019. We will continue to keep you informed on any outcomes on that front. In the meantime, be sure to analyze your needs and enroll for the benefits that you wish to have within the prescribed enrollment time frames. Enjoy the great weather and continue to protect your health!

Laura

UNIQUE INDIGENOUS DANCING EVENT

Brilliant vocals of pow-wow music will soon mix with modern rhythms of beat-driving contemporary music as the Indigenous Enterprise Dancers will perform high energy Northern-style pow-wow dances. "The People Dance" will happen at Pueblo Grande Museum, on Sunday, Nov. 19 at 6 p.m. Tickets are \$10 in advance, \$12 at the door. Visit PuebloGrande.com.

Source: PHX AT YOUR SERVICE, October 2017

BOARD OF DIRECTOR CANDIDATE BIOGRAPHIES (CONTINUED)

(Continued from page 1)

saging User's Group). "I would like to utilize my skills and expertise to help to keep members informed of changes that will affect them".

LOUIS MATAMOROS (Incumbent)

Louis retired from the city of Phoenix in 2012 after 23 years of service. He was a Contract Specialist II with the Aviation Department at the time of his retirement. A member of COPRA since 2012, he looks forward to serving as the Treasurer. Louis believes that COPRA's commitment on behalf of retirees is essential to our current and future quality of life.

SUSAN PERKINS (Incumbent)

Susan Perkins is the retired Assistant Finance Director for the City of Phoenix. She currently serves as a trustee on the City of Phoenix Retirement Board. Prior to her retirement in December of 2011, she managed staff responsible for citywide payroll, procurement, financial computer systems, real estate acquisitions, risk management, accounts payable and accounts receivable. She regularly represented the Finance Department before the City Council, and often briefed City Council members and city management on financial issues. Prior to joining the Finance Department in 1996, Susan was a Deputy City Auditor for the City of Phoenix and supervised a professional team of auditors responsible for rate, financial, federal, and compliance audits. Susan has a B. S. in Accountancy from the W.P. Carey School of Business at Arizona State University and is a Certified Public Accountant registered in the State of Arizona.

TREASURE OR JUNK?

For 21 years now, the PBS series *Antiques Roadshow* has tantalized Americans with the same question: Is there something in my attic that's worth a fortune? Recently, a Tiffany lamp purchased in the 1960s for \$125 was estimated on the show to be worth up to \$300,000. And a collection of 1870s baseball cards handed down by a great-great grandparent was valued at \$1 million. Makes you want to investigate some dusty boxes, doesn't it?

Don't expect a windfall, says pop-culture appraiser Simeon Lipman, a regular on the show. "The problem is," Lipman says, "things like vinyl records, Hummel mugs, 1980s baseball cards, Christmas plates and (most) Beanie Babies were made by the millions—and a lot of people held onto them."

Even cherished items often disappoint. "You will get nothing for 19th-century porcelain dinnerware," says Terry Kovel, publisher of *Kovel's Antiques & Collectibles Price Guide 2017*. A complete set is worth only about \$150."

As California financial planner Lynn Ballou says, "Collect what you love and love what you collect. As long as you don't spend more than you can afford buying the stuff, and don't count on making any money selling it, it is a terrific hobby."

Source: AARP Bulletin / September 2017

FREE, FAMILY-FUN HOLIDAY TRADITION

Mark your calendars: the APS Electric Light Parade, presented by the Phoenix Parks and Recreation Department, is Saturday, Dec. 2 at 7 p.m. The theme of this year's annual holiday tradition, which takes to the streets of central Phoenix, is "Winter Nights, Dazzling Lights."

Don't forget about the free pre-parade event on Friday, Dec. 1, from 5:30 to 8 p.m. at North Phoenix Baptist Church, 5757 N. Central Ave. This is perfect for families to see the floats up-close while avoiding the large crowds on parade night. Phoenix.gov/ELP.

Source: PHX AT YOUR SERVICE, October 2017

NEW RETIREES (SEPTEMBER 2017)

William Combs	Finance Dept.	Christopher Melvin	Aviation
Brian Dieckman	Fire Dept.	Lavonne Morris	Aviation
William J Duggan,	Police Dept.	Jerry Rivera	Parks & Rec.
Lisa Esquivel	Housing		

COMING SOON - NEW MEDICARE CARDS

To fight fraud, the government is removing personal info from your ID.

Congress has come up with a way to make it harder for Medicare scammers to steal your ID and rip you off. The solution: new Medicare cards that don't include your Social Security number, gender or signature.

The new cards start going into the mail on April 1, 2018. Each will feature a computer generated Medicare beneficiary identifier (MBI) assigned just to you. The MBI made up of 11 numbers and letters, will be used for billing, to verify eligibility for services and to check the status of a claim.

These changes will make it considerably harder for criminals to steal your identity. According to the Justice Department, the number of identity-theft cases for people 65 or older hit 2.6 million in 2014.

But true to their nature, scammers are already using the moment to target the 58 million people who will be getting new cards next year.

The Federal Trade Commission reports that rip-off artists are now calling beneficiaries, pretending to be from Medicare. Three common pitches are:

- You're asked for your Social Security number and bank information so you can get the new card. Hang up! Medicare will never call you and never ask for such information.
- You're asked to pay for your new card. Hang up! The new card is free.
- You're told you'll lose your Medicare benefits if you don't give them money and personal information right now. Hang up! The free card will be sent to you automatically. Your benefits will remain the same.

Mailing cards to so many people is a big job. So it will take time. Don't worry if you get your card before or after your spouse, or if friends or colleagues get theirs first. Medicare members have until Dec. 31, 2019, to begin using the new ID. Both the new card and your current card will be valid until then.

Source: AARP.ORG/BULLETIN October 2017

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 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).

October's winner is **ROBERT McINTEER. CONGRATULATIONS, ROBERT!**

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!

5 TOP FOODS TO STAVE OFF ACID REFLUX SYMPTOMS

Just a few dietary tweaks can ease your discomfort. Lifestyle changes can sometimes help with occasional acid reflux.

Heartburn is a condition that many people will experience at least once in their lifetime. More than just a minor nuisance, this uncomfortable burning sensation can sometimes creep up into your throat — leaving an unpleasantly bitter taste. The pain caused by heartburn can range from mild to so severe that it's sometimes mistaken for heart attack pain.

And heartburn is a symptom of acid reflux, which occurs when stomach acid flows back up into your esophagus — the tube that connects the throat and stomach. In some cases, acid reflux progresses to gastroesophageal reflux disease (GERD), or a more serious form of reflux. Common signs of GERD include frequent heartburn, coughing, wheezing, chest pain and regurgitation — particularly at night.

While over-the-counter and prescription medicines are available, lifestyle changes can sometimes help those with only occasional acid reflux. The Mayo Clinic advises losing excess weight, eating smaller meals, and avoiding alcohol and nicotine. But dietary tweaks also can be key when trying to alleviate symptoms.

Here are five foods to try.

- 1. Bananas.** This low-acid fruit can help those with acid reflux by coating an irritated esophageal lining and thereby helping to combat discomfort. Due to their high-fiber content, bananas also can help strengthen your digestive system — which can help ward off indigestion. One soluble fiber found in bananas is pectin, which helps move stomach contents through your digestive tract. And that's a good thing — because food that sticks around will only continue to generate acid.
- 2. Melons.** Like bananas, melons also are a highly alkaline fruit. They are a good source of magnesium, which is found in many medicines for acid reflux. Furthermore, melons have a pH of 6.1, making them only mildly acidic. Especially good are cantaloupe and honeydew melon.
- 3. Oatmeal.** Like other high-fiber foods, oatmeal may help stave off acid reflux symptoms. Fiber not only promotes intestinal health, but it also reduces constipation and makes you feel full a long while after eating it. And, of course, when you feel full, you are less likely to overeat and therefore less likely to regurgitate what's in your stomach into your esophagus. Enjoy your oatmeal with low-fat or almond milk, as both are low in fat and highly alkaline.
- 4. Yogurt.** Like bananas, yogurt has a soothing effect that helps keep stomach discomfort at bay. It also contains probiotics, a type of good bacteria found in the digestive tract that gives a boost to your immune system. Being a good protein source means yogurt also improves your ability to properly digest food. Make yogurt even more impactful by adding in a bit of ginger, which can act as an anti-inflammatory in your system.
- 5. Green Vegetables.** If you like green vegetables and have acid reflux, you're in luck. Asparagus, spinach, kale and brussel sprouts all are highly alkaline, meaning they're good for your stomach and digestive system. Being naturally low in fat and sugar, vegetables also help lessen stomach acid.

In the end, make sure to speak with your doctor if you have questions about what kinds of foods should be part of your diet. Some foods may help alleviate symptoms in one person but aggravate them in another. Make sure to work with your doctor to come up with an individualized plan that's right for you.

Source: AARP Real Possibilities, Webletter, October 13, 2017

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

- John Fitzgerald Kennedy

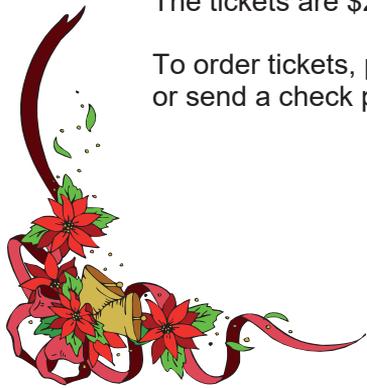
HOLIDAY PARTY

This year's Holiday Party will be held at **11:30 am** on **December 8, 2017** at the **Washington Activity Center located at 2240 W. Citrus Way, Phoenix, AZ .**

The tickets are \$20 per person. Doors open at 11.

To order tickets, pay via PayPal to phoenixcopra@gmail.com (use friends and family) or send a check payable to COPRA before **November 22** to the following address:

COPRA % Louis Matamoros
P.O. Box 2464
Litchfield Park, AZ 85340



TOY DRIVE

COPRA will be collecting toys at our Holiday Party to be delivered to a local toy drive for disadvantaged children.

Past Holiday Party attendees have been extremely generous with their donations.

If you would like to donate, please bring a **new unwrapped toy** to assist us in making the season a little brighter for those who are less fortunate.

CAN'T SLEEP? JOIN THE CROWD

A third of Americans over 65 have trouble reaching the land of nod.

A good night's sleep has been shown to have major benefits for your body and your mind. But few of us are getting enough. The University of Michigan Nation Poll on Healthy Aging, sponsored by AARP, looked at the sleep patterns and practices of American between the ages of 65 and 80. Here is what it found.

- About one-third (32%) had trouble falling asleep 1 or 2 nights a week.
- About 1 in 7 couldn't fall asleep 3 or more nights a week.
- About 4 in 10 occasionally woke and couldn't fall back to sleep.

Different things make sleeping difficult. If those who knew why they couldn't sleep, half attribute it to the need to get to the bathroom during the night. About 1 in 4 said stress or worries keep them up, and nearly another quarter said nagging pains interrupt sleep.

There's a relationship between health and sleep. Compared to those with excellent health, those in fair or poor health were more than twice as likely to report trouble falling asleep three or more nights a week.

Prescription medication to aid sleep is not commonly used. Overall, 5 percent said they use prescription sleep medications regularly.

More used herbal or natural sleep aids. About 13 percent use remedies such as melatonin or valerian root to help them sleep, with most calling their use "occasional."

Only a quarter sought a doctor's help in sleeping. But of those who did ask for help, 62 percent got advice that improved their sleeping habits.

Source: AARP.ORG/BULLETIN October 2017

IN REMEMBRANCE

Ruth C. Brunton	09/09/2017
William A. Gugelman	09/17/2017
Jose L. Gonzales	09/18/2017
David L. Jones	09/20/2017
Robert Jacklin	09/25/2017
Ellen Pensinger	09/28/2017
Manuel L. Garcia	09/30/2017
Johnny D. Chavez	10/06/2017
Jerry D. Barnes	10/08/2017
Donald N. Russell	10/12/2017

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.

Did You Know that...

...fingerprint sensors can be fooled by fake, digitally generated fingerprints? The sensors on smartphones are so small that they read only partial fingerprints. Some users record more than one finger to be sure that the sensor will work. This opens the door to artificially created fingerprints that were able to unlock smartphones up to 65% of the time in tests.

BottomLine personal, October 15, 2017

Useful website

Online bargains: Hefty discounts unearthed by a 70-person team on clothing, electronics, fitness equipment, makeup, pet supplies and other items. *Option:* Free "Deals of the Day" emails. BradsDeals.com

BottomLine personal, October 15, 2017

WHAT AN HONOR!

Phoenix won an Emmy for its extensive TV series on how the city was totally prepared to host the Phoenix Final Four. Hats off to our team from PHX-TV and the Communications Office for producing such an important video project to help residents be prepared ahead of the crowds. To view the "PHX Full Access" series, check out the city's YouTube page.

YouTube.com/CityofPhoenixAZ

Source: PHX Connect, October 18, 2017

NEW COPRA MEMBERS

Suzanne Leung	Finance
David McCarthy	PDD

COPRA website.....	www.phoenixcopra.com
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

2017 COPRA BOARD

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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.

NOVEMBER COPRA CHRONICLE

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Litchfield Park, AZ 85340



2017 MEMBERSHIP MEETING ANNOUNCEMENTS

Hope to see you
here!

Membership meetings held at the
Washington Activity Center
2240 W Citrus Way, Phoenix, AZ

Friday, December 8, 2017 at 11:30 – Holiday Party

Other meeting dates to be announced

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