



# COPRA CHRONICLE

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

March 2017

**MEMBERSHIP IS OUR STRENGTH**

Issue 3

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## PEP (PENSION EQUALIZATION PROGRAM) INCREASE TO YOUR PENSION

The City of Phoenix Retirement Board voted a PEP (Pension Equalization Program) increase to your pension for 2017 of .28%. To calculate the difference this will make in your pension, multiply .0028 times your annual pension. For example, if you receive a pension of \$20,000, then the additional amount will be \$20,000 X .0028= \$56 per year, around \$4.67 per month.

While small, this is a permanent adjustment that will be paid beginning on either your March or April 1st check. You will also receive an amount on your check retroactive to January 1st ( in the case outlined above, the one-time retroactive amount would be \$4.67 X 2 = \$9.33 if paid in March or \$4.67 X 3 = \$14.01 if paid in April). In order to receive the PEP you must have received 36 pension payments as of January 1, 2017. PEP increases are allowed when there is an increase in the Phoenix-Mesa consumer price index and the five-year average return of COPERS (City of Phoenix Employee Retirement System) investments will support the increase. Please contact the City of Phoenix retirement office if you have any questions at [602-534-4400](tel:602-534-4400).

## GENERAL MEMBERSHIP MEETING

**GENERAL MEMBERSHIP MEETING – MARCH 23  
1:30pm – 3:30pm – PENSION PLAN**

Please join us on Thursday, March 23 from 1:30 – 3:00 pm at the Washington Activity Center. Scott Miller, Retirement Administrator for the City of Phoenix Employees' Retirement System (COPERS) office will be presenting information on the pension plan and answering any questions you may have.

## RETIREE FINANCIAL EXPO

The City of Phoenix Benefits Office is excited to announce a Retiree Financial Expo! Please join us on **March 24<sup>th</sup>, 2017 from 8:30 am to 2:30 pm** at the Washington Activity Center at 2422 W Citrus Way in Phoenix. This expo is just for City of Phoenix retirees, because financial planning doesn't stop at retirement. This is your chance to learn how to get the most out of your 457 and 401(a) plans. Make an appointment to meet with Nationwide representatives to update your beneficiaries, make changes to your investment line up, and more! Talk to ARAG

*(Continued on page 2)*

### **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](mailto:lindajoyhenderson@gmail.com)

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

## PRESIDENT'S MESSAGE



Laura Ross

This message brings you some important updates. As they say, "I have some good news and some bad news". Let's start with the good news. We are happy to report that we are getting a PEP (Pension Equalization Program) increase in this month's paycheck retroactive to January 1, 2017. The increase is .28%, which may seem small but at least it is a little something to offset inflation. There have been several years in the recent past where the calculation didn't allow for any increase. To see how this is calculated and how it will impact your paycheck, read the full article in this issue of the Chronicle.

The City of Phoenix Human Resources has an update on allowing general retirees to be eligible for ASRS Health Insurance. Unfortunately, with the information submitted to ASRS on pre Medicare employees currently on City of Phoenix insurance, the State has declined to open eligibility to City of Phoenix General Retirees for ASRS United Insurance coverage for enrollment year 2018. The City of Tucson has decided not to pursue inclusion of eligibility for their retirees into the ASRS Plan. However, all hope is not lost. ASRS is open to looking at the statistics for the wider population of both pre Medicare and Medicare City of Phoenix Retirees for possible inclusion in their insurance for the plan year beginning January 1, 2019. In the meantime, the City of Phoenix will set rates for the continuation of insurance with them for only pre Medicare Retirees for the enrollment year beginning January 1, 2018.

On the financial front, I want to encourage you all to attend the upcoming Retiree Financial Expo. It will be held March 24<sup>th</sup> from 8:30 -2:30 at the same location where we hold our general membership meetings: Washington Activity Center at 2422 W Citrus Way. This expo is specifically for City of Phoenix Retirees to assist in financial planning. It is your chance to learn how to get the most out of your 457 and 401(a) plans. It will offer you the opportunity to update your beneficiaries, make changes to your investment line up and ask any questions you have related to your financial investments. There will also be representatives from ARAG Legal Insurance, the Area Agency on Aging, and the City of Phoenix Benefits Office. Workshop topics will include Social Security, Medicare, How to Use Your 457/401(a) Accounts. You will be given a special opportunity to enroll in the ARAG Legal Insurance Plan. You will be able to enter raffles to win prizes too! Don't miss this opportunity to take a look at your financial issues and make sure that they are where you want them to be! If you plan to attend, you are asked to RSVP at: [phxretireeexpo.myRetirementAppt.com](http://phxretireeexpo.myRetirementAppt.com).

That's a lot of information. Hopefully it helps you to know what issues we face in our financial and health benefit areas in the upcoming future as we continue to plan for and enjoy our retirement. See you all at the upcoming General Membership Meeting on March 23<sup>rd</sup>!

Laura

## CHANGES TO 457/401(a) REQUEST

Effective January 25, 2017, City of Phoenix Retirees don't have to fill out a form every time they want to make a withdrawal request (up to \$10,000) or make changes to an existing systematic withdrawal plan from their 457 or 401(a) account. Instead, they can contact Nationwide's customer service center by phone to make those requests. Nationwide's customer service number is 1-800-891-4749. All first-time distribution requests or bank information changes will require the use of the paper form.

## RETIREE FINANCIAL EXPO (CONTINUED)

*(Continued from page 1)*

legal insurance reps, the Area Agency on Aging and Benefits Office staff. Attend workshops, get your questions answered, and enter raffles to win prizes!

Planned workshop topics include Social Security, Medicare, How to use your 457/401(a) Accounts and Changes to the Fund Options. You will also have a special opportunity to enroll in the ARAG Legal Insurance Plan! If you plan on attending, please RVSP at: [phxretireeexpo.myRetirementAppt.com](http://phxretireeexpo.myRetirementAppt.com).

## NEW - PAYPAL PAYMENTS NOW ACCEPTED FOR COPRA

Effective immediately, if you have a PayPal account you can now send in your dues for COPRA via PayPal. Simply log on to your account, choose send payment, enter our email address [phoenixcopra@gmail.com](mailto:phoenixcopra@gmail.com), choose friends, enter the dollar amount, enter your name and email address in the notes section and send.

If you do not have a PayPal account, you will need to create one. You can follow the step by step instructions within PayPal.

Also, when the holiday party time comes around, you will also be able to pay for your holiday ticket(s) through PayPal!

The COPRA Board is always trying to make things easier for our members. Kudos go to Louis Matamoros for suggesting this for our members. If you have any questions, you can call Louis at (623) 734-6624 or email him at [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com).

## 1095-C FORMS

Employees and retirees enrolled in City medical coverage in 2016 should expect to see a 1095-C form in the mail. The IRS requires that this form accompany individual tax filings for 2016. Tax preparation can unfold while waiting for the 1095-C form to arrive in the mail. The form is prepared by an outside vendor, and is not available in eCHRIS or online elsewhere.

According to the Patient Protection and Affordability Care Act (PPACA), commonly known as Obamacare, if an individual does not have health insurance a penalty will be assessed. IRS Form 1095-C allows you to submit proof of having employer-provided health insurance coverage when you prepare your tax return.

Large employers, like the City of Phoenix, are required to provide you with an IRS Form 1095-C if you were enrolled in City medical coverage in 2016. This means if you were enrolled in City employee or retiree medical coverage for any amount of time in 2016, whether it was one month, 12 months, or something in between, you will receive an IRS Form 1095-C in the mail in the first half of February 2017. Please set this form aside to use when you prepare your 2016 Federal tax return. The 1095-C form is not available online.

If you have specific questions about IRS Form 1095-C, please consult with your tax advisor. If you have questions about medical coverage through the City of Phoenix, please contact the City's Benefits Office at [benefits.questions@phoenix.gov](mailto:benefits.questions@phoenix.gov) or (602) 262-4777.

A reminder that retirees and others with individual coverage through the Public Exchange, the OneExchange Private Exchange, etc. should look to their insurance carrier for this form.

## TIPS ON ANTIQUES AND COLLECTIBLES

**One way to clean precious jewelry** is with an ultrasonic or vibrating cleaner. These send ultrasonic waves or vibrations through the water. A vibrating cleaner is inexpensive. Ultrasonic cleaners can be dangerous if not used correctly. The ultrasonic waves may loosen stones from settings. Never use an ultrasonic cleaner on an emerald or tanzanite. They may fracture.

**You can cover up a small chip on enamel or even a piece of porcelain** with a bit of colored nail polish. Polish comes in almost every color now.

**Don't load your dishwasher with fine crystal**, gold decorated glass or china, dishes with crazed glaze, lacquered metal, wooden wares or bone, ivory or wood-handled serving pieces. They should never be cleaned in a dishwasher. The hot water and detergent will damage them.

*(Continued on page 4)*

## NEW COPRA MEMBERS

**January 2017** – Randy Boyle - Public Works

**February 2017** – Linda M. Evans - Police

Jeff Williams - ITS

## NEW RETIREES (JANUARY 2017)

Linda Evans	Police Dept.	Paul Miller	Police Dept.
Deborah Frederick	Police Dept.	Vivian Reaume	Parks & Rec.
Linda Gilder	Housing Dept.	Tee Russo	Courts
Ysidoro Gutierrez	Street Transportation	Juan Salgado	Comm. & Economic Dev.
Timon Harper	Fire Dept.	Armando Serrata	Police Dept.
Cecilia Hudson	Fire Dept.	Andrea Skovron Zanowski	Water Services
Barry Kessler	Police Dept.	Jeffrey Thompson	Aviation
Mark Maldonado	Public Works	Linda Yee	Housing Dept.

## 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).

February's winner is **PATRICIA SLATER. CONGRATULATIONS, Patricia!**

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](mailto:lindajoyhenderson@gmail.com). She can also be reached by phone at (623) 693-9955.

**Sign up now!**

## THEN & NOW

Did you know that it has been 20 years since Phoenix's historic Orpheum Theatre reopened after a 12-year, \$14M restoration project? On Jan. 28, 1997, the theater re-opened to the delight of local residents who held fond memories of the historic venue. The Orpheum, a cherished community landmark, was purchased by the city of Phoenix in 1984 and placed on the National Register of Historic Places in 1985 when the theater closed to undergo a massive renovation to restore the venue back to its original grandeur. The restoration received support from many organizations and private residents and reopened with Carol Channing starring in a performance of Hello Dolly. Over the last two decades, the venue has hosted shows by notable performers including Lily Tomlin, Bryan Adams, Lewis Black, Boz Scaggs, Eddie Izzard, Jimmy Fallon, David Feherty, Adam Carolla and others. The Orpheum Theatre, which opened in 1929, will celebrate its 90<sup>th</sup> Anniversary in 2019.

*Source: PHXConnect, January 25, 2017*

## TIPS ON ANTIQUES AND COLLECTIBLES (CONTINUED)

*(Continued from page 4)*

**Some repairs make the sale of an antique item very difficult, if not impossible.** Don't buff pewter. Don't wash ivory. Don't repaint old toys. Don't tape old paper. Don't wash oil paintings.

**To remove a price tag without damaging the collectible, be careful.** Liquid solvents are usually safe to remove tags on nonporous items like glass or ceramics. Porous materials like leather, paper, and wood must be tested. Vegetable oil will sometimes remove paper or grease-pen marks. Never pull a label off a piece of paper or cardboard. It will probably tear the paper.

*Source: Kovels, January, February 2017*



## CITY MANAGER COLUMN

### ED ZUERCHER, City Manager



Ed Zuercher

Budget season has officially begun in the City of Phoenix. Over the next several months, there will be multiple City Council and community meetings dedicated to discussing the proposed budget for Fiscal Year 2017-18. By state law, the budget has to be balanced, meaning revenues and expenses must be equal. The budget must be approved and adopted in June.

On February 21, we presented the Five-Year Forecast to Mayor and City Council which communicated how the City's finances appear over the next five years. Not every municipality completes this process, however, we have learned it serves as a useful tool to be financially responsible and helps the City plan ahead. Understanding predicted financial obligations over the next five years allows the City to make informed choices.

There are several topics that you will hear about as the budget is discussed:

- Fiscal Year 2017-18 budget is balanced. This is due to everyone's hard work beginning one year ago.
- Pension costs continue to put pressure on the City's General Fund. Pension expense now represents over 20% of General Fund expenditures.
- With those pension pressures, as well as infrastructure needs and the third year of staff compensation restoration due to labor contracts there is a projected deficit between \$43 million and \$64 million in Fiscal Year 2018-19. We are already in the planning mode to shrink this amount.

Even as we progress through the budget process, the important work we do to provide excellent customer service continues on. Recently, a Water Services Utility Technician was in the right place at the right time and was willing to help a driver in distress. A resident had pulled over near downtown to check out her flat tire. The resident sent this email to me stating, "A crew member came over to ask me if I needed help – and he removed the flat and put on the spare for me. As I have never changed a tire in my entire life, this was heaven for me. I wanted to let you know what great folks you have out in the field. My thanks to the City of Phoenix!"

I encourage everyone to pay close attention to budget discussions and follow the budget process that helps plan our future. The Trial Budget is presented on March 21. Community budget hearings will begin in April and information about the Five-Year Forecast report and meeting dates can be found at [phoenix.gov/budget](http://phoenix.gov/budget).

## PUTTING YOU IN CONTROL THIS TAX SEASON

If you are a [Social Security](#) account holder, you can use Social Security's online services at your convenience. If you received Social Security benefits in 2016, you can get the information you need to file your tax returns. You can use your online account to get an instant replacement SSA-1099 or SSA-1042S form.

It's quick and easy...

- Log in to your account at [www.socialsecurity.gov/signin](http://www.socialsecurity.gov/signin).
  - *If you don't remember your username or password, you can select "Forgot Username," "Forgot Password," or both. After you answer questions to verify your identity, you'll be all set.*
- Select the "Replacement Documents" tab and get the forms you need.

Take advantage of the many services available with a [Social Security](#) account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

*Source: Social Security Administration, Subscriber Service, February 2017*

## GET TAXES RIGHT

You can give to others and still get a tax benefit. But to fully enjoy Uncle Sam's generosity, you'll have to follow his rules. The IRS doesn't reward all donations to nonprofits, for example, and a noncash gift may be your best bet for a sizable deduction.

**Go Cashless** – People tend to give money via cash, check, or credit card. But sharing your wealth differently can pay off.

**The Better Way** – Score a bigger break by donating appreciated assets or by redirecting to charity your annual required minimum, distributions (RMDs) from an IRA.

**Give Stock** – The market has more than tripled in value since its 2009 lows. Avoid capital gains taxes on appreciated assets by passing ownership directly from your brokerage account to a charity, advises CPA Henry Grzes of the American Institute of Certified Public Accountants. You'll benefit even more if you itemize, since you will be able to deduct the stock's value. If, on the other hand, you sell the assets first and then donate the proceeds, you'll instead owe taxes on the gains.

**Tap Your IRA** – Over age 70 ½? Have your IRA administrator give your annual RMD to a charity. That will reduce your adjusted gross income, possibly lowering your tax bracket, possibly lowering your tax bracket, say Grzes. This move is clearly a winner if you don't itemize; if you do, the math is murkier. In each case, check with the charity before donating to ensure your gift is handled correctly.

**Mind Your 3s and 4s** – People treat all nonprofits equally, but the IRS doesn't. For your donation to be recognized, it must be made to what's known as a 501(c)(3) nonprofit. A nonprofit known as a 501(c)(4), which can devote itself to lobbying on behalf of its mission, doesn't count; nor do charities outside the US.

**The Better Way** – See whether a nonprofit is a qualified charity by using the IRS database at [money.us/irs-charity](http://money.us/irs-charity). For foreign donations, Grzes suggests looking for non-profits titled "friends of," which are typically qualified charities set up to allow US donors full tax benefits. Once such charity: Friends of Women's World Bank, which collects money for a financial empowerment charity based in the Netherlands.

**Give Don't Receive** – It's fun to get those thank-you gifts charities give in return for donations, but there's a hidden cost. The amount of your donation that you can claim on your taxes is reduced by the fair market value of any gift you receive in return, says Grzes.

**The Better Way** – Ask yourself: Do I really need that tote bag? Forgo any gifts or increase your contribution to cover their cost. You then can take the deduction you want, and the charity will receive the amount you originally intended to hand over. If you give cash or property totaling \$250 or more, you must have a bank record or a written acknowledgment from the recipient showing the amount contributed and whether the organization provided any goods or services in return.

Source: *Money.com*, December 2016

## FIX A LEAK - MARCH 20-26

Take a minute to see if your toilets are leaking, as they could be quietly wasting hundreds of gallons of water each week! To check, put a few drops of food coloring in your toilet tank. Do not flush. If after 15 minutes, you have colored water in the toilet bowl, a worn-out seal around the flapper is leaking water from the tank to the bowl. Replace the flapper to stop the leak – an easy fix can save more than 600 gallons of water a month. A great resource for homeowners is the *Find and Fix Leaks that are Draining Your Budget* guide. The guide can be ordered at [SmartHomeWaterGuide.org](http://SmartHomeWaterGuide.org).

Source: PHXatYourService; Phoenix.gov; February 2017

## DRIBBLE IN DOWNTOWN PHOENIX

With fewer than 60 days until the Big Dance, the Final Four weekend will soon take over much of downtown Phoenix. The Final Four Dribble is a great family-friendly and free event. Starting at Heritage Square, kids 18 and under can dribble through the streets of Phoenix to Fan Fest inside the Phoenix Convention Center on Sunday, April 2. Dribble participants get a free t-shirt, basketball and the ultimate Final Four experience inside Fan Fest. Space is limited, so register now at [NCAA.com/FinalFour](http://NCAA.com/FinalFour).

Source: PHX AT YOUR SERVICE; Phoenix.gov; February 2017

## IN REMEMBRANCE

Adolph Lizarraga	10/03/2013
Dorothy Whittlesey	06/22/2016
Gary Harkins	07/04/2016
Norbert Settle	08/26/2016
Emma Nido	12/30/2016
Jackie L. Gulbrandson	01/02/2017
David L. Owens	01/12/2017
Vera Potter	01/25/2017
Manuel Ulloa	01/25/2017
Charles E. Watkins	01/28/2017
Robert D. Morquecho	01/28/2017
Charles E. Watkins	01/28/2017
Joseph Engeln	01/29/2017
Dennis Best	01/31/2017
Ralph M. Edwards	01/31/2017
Gwen Herndon	02/02/2017
Joan E. Updike-Martin	02/09/2017
James F. Goodman	02/13/2017

### 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.

## ENJOY A CHARITABLE MUSIC FESTIVAL

The McDowell Mountain Music Festival (M3F) returns to Downtown Phoenix to celebrate its 14<sup>th</sup> annual music festival March 3 – 5, 2017. The event will be at the city's Margaret T. Hance Park, giving visitors a chance to experience this iconic location as a music venue with 100 percent of the profits helping two local, family-based nonprofits: Phoenix Children's Hospital Foundation and UMOM New Day Center. Headliners include Flume, The Shins, Chromeo and Grouplove. The lineup features 28 bands over the course of three days, with national artists such as Gov't Mule, Turkauz and Bob Moses. True to their grassroots, M3F also has local talent like Bear Ghost, CooBee Coo and RUCA. Tickets start at \$40 with free admission for kids under 10. Festival information and ticket sales are on **MMMf.com**.

Source: PHX AT YOUR SERVICE; Phoenix.gov;  
February 2017

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

## 2017 COPRA BOARD

### President/Benefits Chair:

**Laura Ross** (623) 878-3334  
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### Vice President/Chronicle Chair:

**Karen Clifford-Anderson** (623) 772-7472  
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### Treasurer:

**Louis Matamoros** (623) 734-6624  
E-mail [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com)

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E-mail [copranewsletter@gmail.com](mailto:copranewsletter@gmail.com)

### 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.

## MARCH COPRA CHRONICLE

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COPRA  
PO Box 2464  
Litchfield Park, AZ 85340

Happy  
Spring



### **2017 MEMBERSHIP MEETING ANNOUNCEMENTS**

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

**Thursday, March 23, 2017 at 1:30 pm – Retirement - CONFIRMED**

Thursday, May 25, 2017 at 1:30 pm – State of the City\*

Thursday, September 21, 2017 at 1:30 pm – Healthcare\*

Friday, December 8, 2017 – Holiday Party\*

**\*TENTATIVE DATES – SUBJECT TO CHANGE**

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