



# COPRA CHRONICLE

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

February 2018

**MEMBERSHIP IS OUR STRENGTH**

Issue 2

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## MEDICARE 2018

Announced changes will lower premiums for some. You can breathe easy: Recently announced changes to Medicare for 2018 include lower premiums for some and a smaller prescription drug "doughnut hole." Here are highlights:

### Part B Premiums

- ❖ If you are on Medicare not getting Social Security benefits, your monthly premium for Part B—which covers doctor visits and outpatient services—likely will hold steady at \$134.
- ❖ If you are on Medicare and collecting Social Security (which pays your Part B premiums), you'll likely pay \$109 a month for 2018 because of a law that prevents Medicare premiums from cutting into Social Security benefits.
- ❖ Medicare Advantage (MA) premiums will fall slightly for many. The average monthly premium is expected to be \$30 in 2018 on top of the Part B premium, a decrease of \$1.91. Actual premiums vary widely based on your location and coverage. MA plans are a private alternative covering Part A (hospital), Part B (doctor and outpatient services) and usually Part D (prescriptions).

### High-Income Surcharges

More people will be subject to surcharges that high-income Medicare beneficiaries pay on their Parts B and D premiums. That's because the income threshold has changed for 2018. Now, if you are an individual earning \$133,500 a year or more (or a couple earning \$267,000 a year) you'll face surcharges.

### Doughnut Hole Getting Smaller

Since 2010, Medicare has been shrinking the doughnut hole—the gap in coverage after reaching a drug-spending threshold. In 2018, the doughnut hole starts at \$3,750 and ends at \$5,000 (your annual out-of-pocket threshold). In the gap, you'll pay 35 percent for brand-name drugs and 44 percent for generics. When the gap ends in 2020, beneficiaries will simply pay 25 percent of drug costs. For more information on this, go to [medicare.gov/part-d/costs/part-costs.html](http://medicare.gov/part-d/costs/part-costs.html).

(Continued on page 4)

### 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

#### PayPal Payments:

You can send in dues via PayPal. Use our email address [Phoenixcopra@gmail.com](mailto:Phoenixcopra@gmail.com) from your account.

## PRESIDENT'S MESSAGE



Laura Ross

As we enter the month of February I am pleased to tell you "I feel the love". And that is not just the admonitions of love that come with this month's holiday of Valentines Day. If you recall, for a couple of months, I asked that every member of COPRA consider a resolution for the New Year to become more involved in our COPRA organization. I know you all gave this request some consideration. I am happy to report that we have heard from a few people who are volunteering to become Board members. We are in the process of talking to them to ascertain the role they can best play as an active Board Member. When that process is complete, we hope to be able to introduce a few new Board Members to you all. Now all I'm asking of the rest of membership is that you make an effort to attend our General Meetings.

That brings me to sharing with you a few changes that the Board has made. We have decided that we will go to quarterly Board Meetings and look at consolidating a couple of our General Meetings. We are still in the process of making these changes, so be sure to watch the Chronicle for meeting dates. We are trying to accommodate both Board Members and the general membership in these changes. We are still committing to keep you informed on issues through our monthly publication of the Chronicle, September through May, with our regular June through August hiatus. The Board Members that represent you all in Pension and Health Care issues will still attend the monthly Pension and Health Care Task Force Meetings and any other commitments tied to their roles.

Through these changes, we are attempting to continue to provide a strong representation of our membership while somewhat decreasing the efforts required of Board Members. The consolidation of a couple of our General Meetings is an effort to still provide membership with pertinent information but doing it with one less meeting that requires your time for attendance. We are hoping that this will also allow for a higher level of attendance by our members. We will attempt to make these changes work, while assessing their effectiveness, with the willingness to change if needed.

Thank you for your continuing membership. One important role you can play to support our organization is to reach out to fellow retirees to join COPRA. Offer them the opportunity to become an active member of OUR organization. Thanking you in advance for any efforts that you make on this front. As you know, we have added a PayPal option to make dues payment easier. The more members we have, the stronger OUR organization becomes!

Laura

## PHOENIX PUBLIC LIBRARY @ PARK CENTRAL

Phoenix Public Library @ Park Central will temporarily join Phoenix Public Library's 16 branch locations in providing robust library services, materials and programs. The temporary location will assist Phoenix customers who have been without a local library location due to the interim closure of Burton Barr Central Library. The 30,000 square foot location at 3121 N. 3<sup>rd</sup> Avenue has easy access to light rail, free parking, a nearby coffee shop and restaurants. Projected hours of operation will be:

- ❖ Mondays, Fridays & Saturdays 9 a.m. – 5 p.m.
- ❖ Tuesdays, Wednesday & Thursdays 9 a.m. – 9 p.m.
- ❖ Sundays 1:00 – 5:00 p.m.

The temporary library location will contain thousands of library materials, access to computer, special programming for children and teens, as well as the library's College Depot and job assistance programs.

*Source: Phx at Your Service, phoenix.gov, December 2017*

## RENEW YOUR COPRA MEMBERSHIP DUES FOR 2018

**Please check the mailing label on this Chronicle for the “Dues Paid Thru:” year. If the “Dues Paid Thru:” year is “2017”, you need to renew your COPRA membership!**

If you receive the COPRA Chronicle by email and your membership expired in 2017, you should have received an email in January advising you of the status of your COPRA membership. As a retiree, it is important that you stay abreast of events happening in the City that may have an impact on your benefits and the retirement fund. Please renew your membership today. As our motto on the front page of the Chronicle says, “Membership is Our Strength.” COPRA membership dues are \$12.00 a year for all members or \$50 for 5 years. To renew your COPRA membership, send a check payable to “COPRA” to the following address:

**COPRA  
P O Box 2464  
Litchfield Park, AZ 85340**

If you have a **PayPal** account you can send your dues for COPRA via PayPal. Simply logon 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 have questions regarding paying via Paypal, please call Louis Matamoros at (623) 734-6624 or email him at [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com).

**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. If you are receiving the Chronicle in the U.S. mail, please consider changing to an email version.

## 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 2018 and the Chinese New Year 4716, “The Year of the Dog,” with cultural and educational events at a variety of Valley locations.



A free, three-day Chinese Culture and Cuisine Festival will be from 9 a.m. to 3 p.m. Friday, Feb. 16; 10 a.m. to 5 p.m. Saturday, Feb. 17; and 10 a.m. to 5 p.m. Sunday, Feb. 18; at Margaret T. Hance Park (East), 1202 N. Third St., Phoenix.

The 28<sup>th</sup> annual festival features live entertainment including the dragon and lion dances, martial arts demonstrations, folk and traditional dances, musical performances, mahjong booth, Chinese costume photo 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 and weiqu tournaments and a 10-course Chinese Lunar New Year Banquet, at 7 p.m. Saturday, Feb. 24 at the Great Wall Restaurant, [3446 W. Camelback Road](http://www.greatwallrestaurant.com). To purchase tickets for the banquet at a cost of \$50 per person, call [480-406-7470](tel:480-406-7470).

For more information, visit [www.phoenixchineseweek.org](http://www.phoenixchineseweek.org) or call [480-650-2610](tel:480-650-2610). Follow us on Twitter [@phxsistercities](https://twitter.com/phxsistercities)



## NEW RETIREES (DECEMBER 2017)

Deborah Alvy	Housing	Cynthia Piercy	Aviation
Wendell Baugh	Public Works	W Keith Poole	Human Resources
Carole Borrego	Water Services	Rudolph Ramirez	Public Works
Roberto Borunda	Parks & Rec.	Willie Ramirez	Public Works
Thomas Brewer	Aviation	Richard Ryall	Planning and Dev.
Daniel Broeker	Public Works	Jenny Schmitt	Comm. & Eco. Dev
Jeffrey Brown	Public Works	Alex Seville	Aviation
Danny Carter	Parks & Rec.	Gerard Silvani	Water Services
Delores Hamilton-Hicks	Planning and Dev.	Brian Solarik	Aviation
Mitch Johnson	Aviation	Richard St George	City Clerk
Rachel Lopez Monrreal	Parks & Rec.	Robert Sweeney	Finance Dept.
Gloria McCracken	Street Transportation	Michael Thompson	Water Services
David Mitchell	Water Services	Rudy Verdugo	Parks & Rec.
David Najar	Aviation	Kelvin Wise	Public Works
Bill Nickleberry	Finance Dept.		

## MEDICARE 2018 (CONTINUED)

*(Continued from page 1)*

### More Choice of MA Plans

The number of MA plans available across the county is increasing. In 2018, 99 percent of Medicare beneficiaries will have access to an MA plan, and 85 percent can choose from 10 or more MA Plans.

### Part D (Prescription Drug) Premiums Dip

Part D premiums are expected to inch down to an average of \$33.50 a month compared to \$34.70 in 2017, the first decline since 2012. Premiums vary by where you live and what plan you select.

### Social Security Benefit Increases

The Social Security Administration has announced a benefit increase and other changes for 2018. Some important numbers:

- ❖ 2% Cost-of-living adjustment (the biggest increase in six years).
- ❖ \$27 Monthly increase for the average retired worker (now receiving \$1,377).
- ❖ \$128,700 Maximum earnings subject to Social Security tax (up from \$127,200).

Source: AARP Bulletin / Real Possibilities, December 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).

December's winner is **GERALD OLIVER! CONGRATULATIONS GERALD!**

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!**

# HONEY, I SHRUNK THE TAX BILL

10 tips for taming taxes – now and in the future.

1. **Maximize your 401 (k):** You can shield up to \$18,000 (\$24,000 if you're over age 50) in annual income through an employer sponsored 401 (k) plan.
2. **Fund an Individual Retirement Account (IRA):** You may also be able to deduct up to \$5,500 (\$6,500 if you're over age 50) through contributions to a traditional IRA.
3. **Enroll in a Health Savings Account (HSA):** Individuals who have high-deductible health plans can shield up to \$3,400 in annual income through an HSA (\$4,400 if your age 55 or older), and families can generally shield up to \$6,750 (\$7,750 if the account holder is age 55 or older). Contributions are generally tax-deductible, capital gains, dividends and interest accumulate tax-free; and you pay no tax on withdrawals for qualified medical expenses.
4. **Minimize RMDs:** Of course maxing out traditional IRAs or 401 (k)s could mean a larger portfolio—and tax bill—tomorrow. That's because required minimum distribution (RMDs) kick in at age 70 ½. The bigger your portfolio, the bigger your RMDs—potentially pushing you into a higher tax bracket. One strategy, if you have a large traditional IRA or 401 (k) balance, is to withdraw money from retirement accounts before you reach 70 ½. (though not so much that it would land you in a higher tax bracket).
5. **Open a Roth IRA:** Another strategy is to contribute to a Roth IRA, to which RMD rules don't apply because it's funded with after-tax dollars. What's more, withdrawals of earnings made after the age of 59 ½ are tax free, provided you've held the account at least 5 years.
6. **Put your assets in the right place:** You should also try to hold your least tax-efficient investments in your most tax-advantaged accounts. The income thrown off by real estate investment trusts (REITs), for example, makes them well suited to an IRA, where any income won't be taxed until retirement.
7. **Pay attention to tax efficiency:** Just as you might compare expense ratios of similar mutual funds, you can also assess the relative tax efficiency of mutual funds you plan to hold in a taxable account.
8. **Don't go it alone:** Of course, the strategies depend in part on a reasonably accurate estimate of how much money you're likely to have after you're no longer working—which can be difficult to calculate, especially if retirement is a decade or more away. Working with a financial planner is one way to anticipate what both your savings and income might look like in retirement.
9. **Choose charity:** Our government gives us the opportunity to donate unlimited amounts to charity. If your assets exceed the federal estate-tax threshold, a charitable contribution during your lifetime or a death can reduce your exposure to this tax.
10. **Give a gift:** Proper planning can increase the amount you can transfer before taxes hit. In 2017, for example you can give up to \$14,000 a year (\$28,000 for a married couple) to an unlimited number of people without paying taxes.

Always work with your financial planner to determine what strategies are best for you.

Source: Charles Schwab / Winter 2017

## ANTIQUÉ / COLLECTIBLE TIPS

**Be careful about putting antique china or glass in the dishwasher.** Cold glass will sometimes crack from the heat. Porcelains with gold overglaze decoration often lose the gold. Damaged or crazed glaze will sometime pop off the plates in large pieces.

**Donating used clothes, furniture, toys or whatever** to a charitable group? Make an itemized list and have it signed by someone at the charity, then you write in the fair market values. Guidelines can be found at [Goodwill.org](http://Goodwill.org), [SalvationArmyUSA.org](http://SalvationArmyUSA.org), or other websites. The value of the non-cash donation is deductible on your income tax.

**Always identify the people, year, event, and location in your old photographs.** Write on the back near the edge, not behind the part of the photo showing a person, with a permanent marker sold at photo supply stores. Do not use a ballpoint pen. It will leave a dent in the paper.

Source: *Kovels On Antiques & Collectibles*, December 2017 and January 2018

## BEAT BREAKDOWN BLUES

Follow these steps to stay safe if and when your vehicle conks out. No one plans for car breakdowns, but they do happen here's how to stay safe when you run into trouble on the road.

**Get the gear** – No matter where your vehicle breaks down, it's vital to be able to communicate and to make your car visible to others on the road. Always carry a cell phone and a charger, and keep flares or reflective triangles on hand. (Find them at an auto parts shop or big-box retailer.)

**Remain calm** – If your car stalls completely and simply won't move, turn on your emergency flashers. When there's a possibility of getting rear-ended, exit the vehicle—if it's safe to do so—and carefully make your way out of traffic. Don't risk your own safety by trying to push the car onto the shoulder.

**Keep right** – If your car can move, but you can't make it safely to an exit or rest area, signal, slow down, and pull as far onto the right shoulder as you can without leaving level ground. On a shoulder-less road, pull as far into the right lane as possible. Leave the car if you safely can, preferably through the passenger door. Stay clear of traffic and never stand behind or in front of your vehicle.

**Shine on** – Make yourself visible to other drivers by turning on your hazard lights and popping the hood. Set flares or reflective triangles behind the vehicle, watching for traffic as you do. To give other vehicles time to react, place the first set of flares about 100 feet behind the vehicle's right side; the second set also 100 feet behind the vehicle in the center; and the third set 10 feet behind the vehicle's left side (the side closest to traffic.)

*(Continued on page 7)*

## IS YOUR "HEALTHY" SNACK AS SUGARY AS A CANDY BAR?

That soy milk, box of raisins or granola may not be a wholesome option. Here's the scoop on snacking smart:

### Granola Cereal –

- ❖ **Why it's not so great:** While granola contains some fiber, it's usually prepared with a lot of sugar and oil, which up the calorie and fat content. Beware especially of the honey and brown sugar varieties!
- ❖ **A better bet:** A bowl of whole-grain cereal. You'll get more fiber and protein in every serving, a combo that helps stabilize blood sugar and keeps hunger in check.

### Dried Fruit –

- ❖ **Why it's no so great:** Dehydrating fruit pushes up its calorie count, and it's way too easy to over-eat. For instance: A serving of raisins is only about one-third of a tiny raisin box!
- ❖ **A better bet:** Serving of fresh fruit, such as a half cup of grapes.

### Milk Alternatives –

- ❖ **Why they're not so great:** Nondairy products such as almond, soy, coconut and rice milks may be lactose-free, but vanilla and other flavored varieties have so much sugar, they can pack double or triple the number of calories you'd get in a glass of skim milk.
- ❖ **A better bet:** Unsweetened varieties.

### Whole-Grain Foods –

- ❖ **Why they're not so great:** Foods stamped "whole grain" often contain refined grains.
- ❖ **A better bet:** 100% whole-grain foods. The first flour on the ingredient list should be a whole grain. Avoid if you see "bleached" or "unbleached enriched wheat flour."

**Tip** – All fruits—even, fresh whole fruit—can cause spikes in blood sugar. So be sure to test your blood sugar after eating an apple or peach to see how you're affected.

*Source: Diabetes / Health Monitor, Fall 2014*

## IN REMEMBRANCE

Mary J. Paletta	12/07/2017
Barbara Wolfe	12/09/2017
Robert Foy	12/14/2017
Thomas Turnbaugh	12/18/2017
Josephine Rivera	12/24/2017
Paul F. Watson	12/25/2017
Joe C. Medina	12/27/2017
Janice Hajek	12/28/2017
Kathleen Cummings	12/29/2017
Tommy Ray George	12/31/2017
Donald Fenne	01/03/2018
Burness Dickson	01/03/2018
Patricia Swart	01/04/2018
Robert Muggeridge	01/06/2018
Alvin Goode	01/06/2018
Allen Jablonsky	01/07/2018
Raymond Castro	01/09/2018
Ernest H. Martinez	01/09/2018
Benito Nieto	01/12/2018
Joseph Sebastian	01/15/2018

## BEAT BREAKDOWN BLUES (CONTINUED)

*(Continued from page 6)*

**Call for help** – Once you’ve reached a safe place, call 911 (if needed), or contact your roadside assistance provider. To help responders find you, note surroundings, mile markers, other road signs, and prominent buildings such as malls.

*Source: AAA / VIA, Winter 2018*

## WHO’S DIALING?

Phone scammers have a new trick. Your phone rings and the caller ID says the dialer has the same area code and prefix as yours, so you answer – and get a telemarketer from 1,000 miles away. It’s called neighbor spoofing, and it’s one of the hottest fraud trends, says Aaron Foss of Nomorobo, which offers apps to block robo-dialers.

Spoofing with the intent to cause harm is illegal, and in June 2017, the government cracked down on one company for spoofing 96 million homes to sell time-shares. That hasn’t slowed the practice.

Now regulators are considering letting phone companies block spoofers. Take action, too: Register your phone at the National Do No Call Registry ([donotcall.gov](http://donotcall.gov)). And let your answering machine handle callers you don’t recognize.

*Source: AARP The Magazine / Real Possibilities October/November 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

## 2018 COPRA BOARD

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E-mail [biglou6415@yahoo.com](mailto:biglou6415@yahoo.com)

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E-mail [navarro2@cox.net](mailto:navarro2@cox.net)

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**“Membership is our Strength”**

### 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

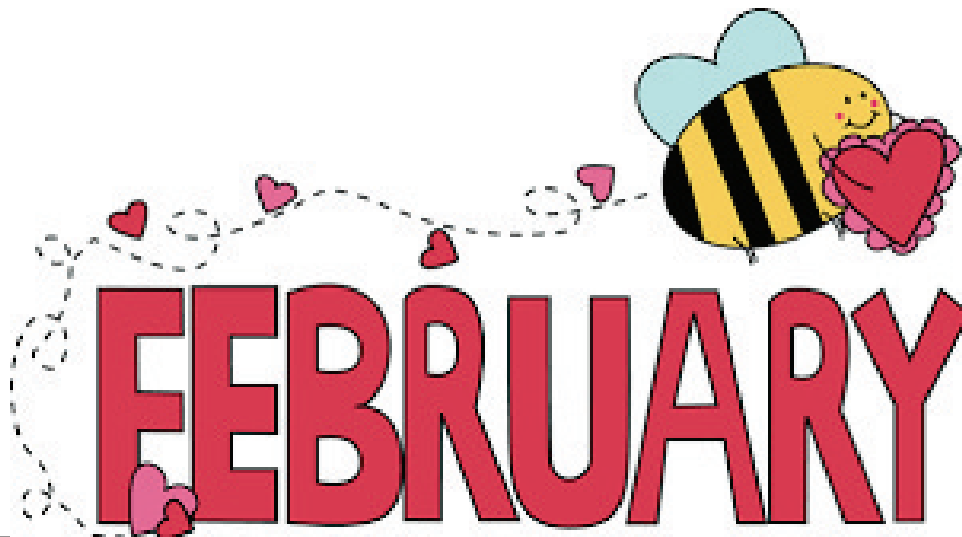
### Disclaimer

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.

# FEBRUARY COPRA CHRONICLE

Annual dues includes \$5.00 for the COPRA Chronicle  
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**POSTMASTER**  
Please send address corrections to:  
COPRA  
PO Box 2464  
Litchfield Park, AZ 85340



## 2018 MEMBERSHIP MEETING ANNOUNCEMENTS

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

Meeting dates to be announced

Board meetings are held quarterly on the 2<sup>nd</sup> Thursday of the Month  
Except for June, July and August. These meeting dates will be announced