



COPRA CHRONICLE

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

October 2019

MEMBERSHIP IS OUR STRENGTH

Issue 7

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THE 2020 ANNUAL OPEN ENROLLMENT PERIOD IS ALMOST HERE!

October 21, 2019 - November 8, 2019

The City of Phoenix values your dedicated service and we are pleased to continue to offer a generous retiree health care benefit program that includes, dental, vision, legal service, pet insurance, and a choice of four (4) non-Medicare medical plans. For Medicare Eligible retirees, the City will continue to offer a premium discount along with a Qualified City Contribution to those retirees enrolled in a United HealthCare/AARP Medical Supplement plan and consent to have their monthly premium deducted from their pension check. Please contact the Benefits Office at (602) 262-4777 for more information. There will be Pre- Open Enrollment Information Sessions and Open Enrollment Fairs at various locations where you can meet

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SEEKING BOARD OF DIRECTOR MEMBERS

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.

We are nearing the time of year when we will be "seeking" new Board of Director members for COPRA. COPRA is an important organization that is always working diligently to develop, promote and carry out activities for the benefit of COPRA members and ALL City of Phoenix retirees. *Many* of the improvements and protections of pensions and other benefits have come through the efforts of COPRA. If you feel you are the kind of person that can make a difference, consider submitting your name to run as a candidate for the COPRA Board! We need COPRA members who are committed to our cause, are enthusiastic, who are willing to be an advocate for retirees and have an overall desire to make a difference for our retiree population. There are 12 elected positions on the Board, each serving a two-year term. Elections are staggered with five to six Board positions coming up for election each year. Candidate biographies and ballots will be included in the November issue of the COPRA Chronicle with the actual election taking place at the Friday, December 6, 2019 Holiday Party and Membership Meeting. If you are interested and would like to discuss becoming a member of the COPRA

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PRESIDENT'S MESSAGE



We had our kickoff event on Healthcare at our September 19th COPRA General Meeting. Attendees learned about the City offerings for Healthcare for Pre-Medicare and Medicare for 2020 as well as other benefits offered by the City. If you were not able to make that meeting there are other Pre-Open Enrollment Information Sessions as well as Open Enrollment Fairs to insure that you have all the information you need to make your decision on whether the City has a healthcare option that is right for you. Hopefully you received a postcard with the information on these meeting places and times. You will also find that information in an article in this newsletter.

Laura Ross

Open Enrollment for City Benefits begins Monday, October 21, 2019 and ends Friday, November 8, 2019 at 5:00 pm. The City of Phoenix Open Enrollment Guide will be mailed via US Mail so that you should receive it prior to Open Enrollment. Be sure that the City has your current address so you will not miss receiving this valuable resource. This is something that you should keep handy for the full enrollment year as it answers all your questions related to benefits provided by the City. If you have a change of address, contact the Benefits Office at (602) 262-4777 or by email at benefits.questions@phoenix.gov to update your contact information.

If you want to enroll in one of the City Health Plans or make changes to your benefit choices for 2020, I would encourage you to attend one of the Retiree Open Enrollment Fairs. They will assist you in your enrollment and any changes since eChris will not be available to Retirees for enrollment this year. There will be representatives from each of the insurance plans as well as staff from the City Benefits Office to answer your questions and assist you in enrollment. As an added bonus you and your spouse will also be able to get your flu shot. See the article in this Newsletter for all the meeting locations and times.

I will end this message, as always, with the reminder that we are always looking for new COPRA Members. Help us recruit more of your retired City friends and acquaintances as members. Membership is our Strength!

Laura

SEEKING BOARD OF DIRECTOR MEMBERS (CONTINUED)

(Continued from page 1)

Board of Directors, please contact Kathy Wenger at 602-550-4390 or email her at kjw7833@msn.com.

Please contact Kathy Wenger no later than October 11, 2019 if you are interested in serving.

(Nominating Committee: Kathy Wenger – Chair, Karen Clifford-Anderson, Dawnell Navarro, Laura Ross, Rob Sweeney, Sue Stites and Regina Ficken.

COPERS NEWS & INFORMATION PLANNING ON MOVING?

You found a great new place to live, told all your friends and the post office is forwarding your mail. But is that everyone who needs to know? Maybe not!

Tax Implications

If you're not living in Arizona, you don't want to keep paying Arizona state taxes. Just because you changed your mailing address doesn't mean the tax withholding stops – you must stop that on your own in either eCHRIS or by completing a new tax withholding form and sending it to Retirement. Also, COPERS cannot withhold taxes for other states, so you'll need to contact the state tax authority in your new state to see if your pension is taxable there.

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OCTOBER IS BREAST CANCER MONTH

COPRA Holiday Party

\$15 per person

Friday, December 6, 2019

12:00 pm (Doors open at 11:30 am)

Washington Activity Center
2240 W. Citrus Way, Phoenix, AZ

To order tickets, pay via PayPal to
phoenixcopra@gmail.com (use friends and family)
or send a check payable to COPRA before
November 25 to the following address:

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

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



October is National Breast Cancer Awareness Month. This year, it is estimated that more than 250,000 women in the United States will be diagnosed with invasive breast cancer. Excluding cancers of the skin, breast cancer is the most frequently diagnosed cancer in women. It's the second leading cause of cancer death in American women (after lung cancer).

For now, the best way to find breast cancer early – when it's small and has not spread – is for women to get regular mammograms and continue to do so as long as they're in good health.

Women between the ages of 40 and 44 have the option to start screening with a mammogram every year. From ages 45 to 54, they should get mammograms every year. Women 55 and old should switch to mammograms every 2 years, or can continue yearly screening. Screening should continue as long as a woman is in good health and is expected to live at least 10 more years.

In addition, women can take these steps to help lower their risk of breast cancer:

- Get to and stay at a healthy weight.
- Stay active.
- Those who drink should limit alcohol to no more than one drink a day.

During October, all women should be reminded about the importance of breast health and celebrate the progress that has been made. You can support by participating in one of the American Cancer Society Making Strides Against Breast Cancer® nationwide events, speak out to increase funding for programs that give all women access to mammograms and treatment, or simply remind the women in your life to get regular mammograms.

For more information, visit the American Cancer Society website at cancer.org/breastcancer or call at 1-800-227-2345.

Summarized from: The American Cancer Society website.

"I wish that every day was Saturday and every month was October."

Charmaine J. Forde

NEW RETIREES (AUGUST 2019)

Shawn Arena	Aviation	Joan Peralta	Police Dept.
Doak Bendix	Phx Convention Center	Deanna Petersen	Police Dept.
Rosalinda Bernal	Housing	David Quezada	Public Works
William Cusimano	Property Management	Johnny Sanchez	Street Transportation
Billy Day	Parks & Rec.	David Sandvig	Planning and Dev Dept
Brenda Eneboe	Municipal Court	Steven Walker	Public Works
Michelle Michaud	Police Dept.	Karen Walters	Housing

NEW COPRA MEMBERS

James Marking	Water Services
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THE 2020 ANNUAL OPEN ENROLLMENT PERIOD IS ALMOST HERE! (CONTINUED)

(Continued from page 1)

one-on-one with representatives from each of the insurance plans. Also, City of Phoenix Benefits Office staff will be on hand at each event to address any questions and to assist with enrollment changes. Flu shots will be provided free of charge to retirees and their dependents enrolled in one of the City sponsored medical plans. Dates, times, and locations are listed below.

Washington Activity Center - 2240 W. Citrus Way

Wednesday, October 2, 1 pm – 4 pm

Wednesday, October 16, 1 pm – 4 pm

Friday, October 18, 9 am – 12 pm

Retiree Open Enrollment Fairs

Washington Activity Center - 2240 W. Citrus Way

Tuesday, October 22, 9 am – 3 pm

Friday, October 25, 9 am – 3 pm

Wednesday, October 30, 9 am – 3 pm

Wednesday, November 6, 9 am – 3 pm

Friday, November 8, 9 am – 3 pm

Deer Valley Community Center – 2001 W. Wahalla Lane

Wednesday, October 23 9 am – 3 pm

Pecos Community Center - 17010 S. 48th Street

Thursday, October 31 9 am – 3 pm

Keep These Important Dates in Mind

- City's Open Enrollment begins: Monday, October 21, 2019.
- City's Open Enrollment ends: Friday, November 8, 2019 at 5:00 PM Sharp!
- City of Phoenix Retiree Benefits Open Enrollment Guide – Will be mailed via US Mail the week of October 7, 2019.

It is especially important to keep contact information (including email addresses) up to date during the Annual Enrollment season. If you know of any employees or retirees who are not receiving Annual Open Enrollment communication material, please encourage them to contact [the Benefits Office at \(602\) 262-4777](mailto:benefits.questions@phoenix.gov) or by email at benefits.questions@phoenix.gov to update their contact information.

COPERS NEWS & INFORMATION PLANNING ON MOVING? (CONTINUED)

(Continued from page 2)

Health Insurance

Do you have health or dental insurance through the City of Phoenix? If you move out of state, you may need to change your coverage, so you're not surprised by a bill for something that is only covered if you're traveling outside your normal network of coverage.

Expat Life

Decided to move out of the country? Make sure you notify COPERS as we must have your resident address on file. Also, COPERS cannot make direct deposits to foreign banks – pension benefits must be deposited to a U.S. bank or financial institution.

As for taxes, if you're a U.S. citizen living outside the United States, your worldwide income is subject to U.S. income tax, regardless of where you live. However, you may qualify for certain foreign earned income exclusions and/or foreign income tax credits. For more information, visit [IRS.gov](https://www.irs.gov) and search "international taxpayer."

If you decide to move back to the U.S. permanently, please notify the COPERS upon your return.

Keep COPERS in the Know!

Sure, your pension keeps coming every month, but what if we need to send you something by mail or reach you by phone? Did you change your email lately? It's important to keep all your contact information up-to-date with COPERS so we can keep you informed of changes, or in case we need to reach you. We may also need to use it to verify your identity if you contact us in the future.

Log into your eCHRIS account at <https://hcmprod.phoenix.gov> to verify all your contact information is up to date. You can make updates in your account, in real time. You can also update this information by completing and submitting paper forms. Visit the COPERS forms webpage at <https://www.phoenix.gov/copers/forms>

If you receive the Chronicle by mail or email, it is also helpful if you let COPRA know your new address, email address and phone. You can let Linda Henderson know by email lindajoyhenderson@gmail.com or by telephone at (623) 693-9955.

Source: COPERS, August 20, 2019

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).

The September winner is **DIANE ABE! CONGRATULATIONS DIANE!**

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!

"May you Fall in love with October and all the beauty it brings,
May your life be as colorful as the turning of the leaves,
On each blessed autumn day"

Charmaine J. Forde

IN REMEMBRANCE

Leonard Hoffman	06/26/2019
Frank J. Garibaldi	08/03/2019
Queenie Mack	08/06/2019
Jack Easley	08/08/2019
Ygnacio Manzo	08/12/2019
Delores Abeler	08/15/2019
Lee R. Lilya	08/16/2019
Cruz O. DeLaCruz	08/18/2019
Daniel Eggers	08/19/2019
Elmer Scott	08/19/2019
Robert M. Quintero	08/21/2019
Roger M. Mitchell	08/25/2019
Reyes A Carrillo	08/26/2019
Ernesto Chayrez	08/27/2019
Richard Urbano	08/29/2019
Daniel M. Segovia	08/31/2019
Shirley Rege	08/31/2019
Lois J. Furry	09/03/2019
R. Duplanty	09/06/2019
Jesus Q. Lopez	09/07/2019
Scott G. Kelly	09/09/2019
Allen Dove	09/12/2019

90 YEARS OF HISTORY, LEARNING AND FUN

Pueblo Grande Museum is celebrating its 90th anniversary, and a variety of special events are planned this fall to honor the occasion. An exhibit is scheduled on October 17 to commemorate the museum's important history and significance to the desert Southwest. The three-part show will be displayed in galleries located at the museum, Phoenix City Hall and Sky Harbor International Airport.

PuebloGrande.com

Source: PHX AT YOUR SERVICE, September 2019

Disclaimer

All articles are for informational purposes and not intended to be a substitute for professional, legal, financial or medical advice. Consult an attorney or other professional what is best for your situation. COPRA expressly disclaims and denies liability for any decisions based on the information presented.

COPRA website.....	www.phoenixcopra.com
COPERS website.....	www.phoenix.gov/copers
COPMEA website.....	www.copmea.com
City Retirement Systems (COPERS).....	(602) 534-4400
Human Resources - Benefits Section.....	(602) 262-4777
COPMEA.....	(602) 262-6858

2019 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

OCTOBER COPRA CHRONICLE

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COPRA
PO Box 2464
Litchfield Park, AZ 85340



2019 MEMBERSHIP MEETING ANNOUNCEMENTS

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

Friday, December 6, 2019 at 12:00 – COPRA Annual Meeting & Holiday Party

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