



COPRA CHRONICLE

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

November 2019

MEMBERSHIP IS OUR STRENGTH

Issue 8

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THE 2020 ANNUAL OPEN ENROLLMENT ENDS NOVEMBER 8 2019!

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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COPRA BOARD ELECTIONS

"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

It is election time once again for the COPRA Board of Directors.

There are twelve elected positions on the Board, each serving a two year term. Elections are staggered with six Board positions coming up for election each year. There are only four members seeking re-election this year for the 2020-2021 term of office. If you or someone you know, would like to be considered to serve on the COPRA Board, please contact Kathy Wenger, Elections Committee Chair immediately. Please direct inquiries to Kathy at 602-550-4390, or by email at kjw7833@msn.com. A brief biography for the four incumbent positions is included below.

In accordance with the COPRA By-Laws, if there are no more than 5 candidates seeking office, a formalized ballot process is not required. Voting will be conducted by a "voice vote" at the December 6, 2019, COPRA Annual Meeting and Holiday Dinner Party.

A special thanks to all who participated in the process: **Karen Clifford-Anderson, Regina Ficken, Dawnell Navarro, Laura Ross, Rob Sweeney, Sue Stites and Kathy Wenger.**

(Continued on page 3)

PRESIDENT'S MESSAGE



Laura Ross

As I write this we are finally experiencing weather that doesn't make you want to run to cooler places. And more importantly, Open Enrollment is here for Healthcare and other City Benefits. You should have your City of Phoenix 2020 Benefits Guide for Retirees in hand. If you haven't received this important resource you should contact the Benefits Office at (602) 262-4777 to get this booklet filled with important information and update your contact information. This is a valuable resource 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 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. If you are already enrolled in one of the City healthcare plans and you are happy with what you have and don't want to make any changes, you don't have to do anything. However, if you wish to make changes to anything you have enrolled in, you will have to make changes during open enrollment.

There is no rate increase for the Non-Medicare medical plans through the City. The City is also offering new Wellness programs for Non-Medicare retirees in 2020. For details on these wellness programs see page 28 of your 2020 City of Phoenix Benefits Guide.

Medicare eligible Retirees will receive information on rates directly from UHC if they are currently enrolled and will not be required to do anything for enrollment if they want to continue in the same plan offering. If you want to enroll for the first time for this plan, you will receive rate information as a part of the enrollment process. If you are currently enrolled with UHC but wish to make changes, you will need to do so as part of open enrollment. I would encourage you to attend one of the City's Open Enrollment Fairs for assistance in making changes.

As a Retiree, one of the most important decisions you make is what you do for health insurance as it is an important resource that also carries a substantial cost to your limited budget. Please consider what you do carefully. Take advantage of all the information and resources available to assist you in this decision.

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

TID BIT OF INFORMATION

Expect above-normal snowfall from New York to Boston this winter and a rainy few months in the Southeast, says meteorologist Paul Pastelok. Also expect above-normal snowfall in the upper Midwest and Great Lakes...near-to-below-normal snowfall across the Northern Great Plains...near-to-above-normal snowfall in the Central Plains...and above-normal temperatures for the Southern Plains in December and February. The Northwest can expect above-average snowfall. California should have enough precipitation to stave off drought conditions in the spring.

Source: BottomLine Personal November 2019

"Never let the things you want make you forget the things you have."

—Anonymous

COPRA BOARD ELECTIONS (CONT.)

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 Messaging 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

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.

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. 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

TAMMY RYAN (incumbent)

Tammy retired in 2017 after 27 years of service. She worked in a number of City departments, mainly in the areas of budget and finance analysis. She was also an elected member of the COPERS board and served as COPERS Chair for a little over one year. In July 2019 Tammy was appointed to serve as a trustee on the COPERS Board replacing Susan Perkins as the COPRA representative. Tammy supports the mission of COPRA and believes having a strong retiree association helps ensure retirees remain an important constituency to the City of Phoenix..

NEW RETIREES (SEPTEMBER 2019)

Lola Bishop	Parks & Rec.	Andria Jackson	Parks & Rec.
Thomas Bruemmer	Aviation	Valorie Leitschuck	Police Dept.
Gary Burton	Public Works	Yanhong Li	Water Services
Deborah Estrada	Parks & Rec.	Manuel Marquez	Parks & Rec.
Richard Florian	Street Transportation	Linda Mortland	Library
Michael Guillen	Water Services	Lonnie Smith	Public Works

THE 2020 ANNUAL OPEN ENROLLMENT ENDS NOVEMBER 8, 2019! (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.

Retiree Open Enrollment Fairs

Washington Activity Center - 2240 W. Citrus Way

Wednesday, November 6, 9 am – 3 pm

Friday, November 8, 9 am – 3 pm

Keep These Important Dates in Mind

- City's Open Enrollment began: 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.

STEPS TO CHANGE YOUR FEDERAL & STATE WITHHOLDING IN eCHRIS

To access the Federal and State withholding tax information in eCHRIS, the website is echris.phoenix.gov.

Enter your User ID, Password and select the **Sign In** button. To reset your password, please call the Help Desk at 602-534-4357.

To change your federal and/or state tax withholding information, select the **Payroll** tile.

On the left side of the screen, select **W-4, W-4P, A-4 & A-4P Tax Info** to access your Federal and State tax information.

Identify the default tax record that first appears on your Tax Info page. Each Company has its own tax record and your monthly paychecks will be taxed according to its set up. For example, MERP has its own tax information and Pension (City of Phx Emp Retirement Pln) has its own tax information. **It is important to make sure you are changing your tax withholding in the proper Company, so the federal and state taxes are withheld accordingly.**

If you want your federal and state withholding taxes to change for your pension paychecks. You need to switch the Company to City of Phx Emp Retirement Pln by clicking on the **Company** hyperlink.

(Continued on page 6)

CITY MANAGER COLUMN

ED ZUERCHER, City Manager



Ed Zuercher

I hope you are all enjoying the fall season. As we all prepare for the upcoming holiday season I would like to share the following information. The economy is strong and our City budget is balanced. City employees continue our legacy of working smart, spending wisely and being kind to the customer. I want to share a few opportunities we have in the upcoming months.

Free fitness classes are offered at Hance Park. People of all ages are invited to join the free fitness programs offered by FitPHX, the city's healthy community initiative, at downtown Phoenix's Hance Park. Also, available is WalkPHX Wednesdays, which is a 3.2-mile social walk/run through the downtown area that takes place on the second and fourth Wednesday of the month from 5:15-7 p.m. The loop route begins and ends in the west end of the park. Fall into Fitness is an eight-week fitness series held on Tuesdays from 6-7 p.m. at Hance Park. The series runs from

Oct. 15 to Dec. 3. You may register at Phoenix.gov/FitPHX.

Each holiday season, cities across Maricopa County experience an increase in groups and individuals who want to help those who are experiencing homelessness. The Healthy Giving campaign encourages you to direct your time and resources to community service organizations that prioritize building personal relationships with those they serve, relationships that can improve quality of life and can lead to housing, employment, and greater independence. This can mean volunteering or donating to groups that ensure your gifts are received by those in need and will have a lasting impact. Learn more about healthy giving at: GiveSmartAZ.org.

The 2020 Census is coming soon. As mandated by the U.S. Constitution, America gets just one chance each decade to count its population. The U.S. Census counts every resident in the United States and takes place every 10 years. The data collected determine the number of seats each state has in the U.S. House of Representatives and is also used to distribute billions in federal funds to local communities. In Phoenix, an accurate 2020 Census count represents \$533/per person totaling an approximate amount of \$866 million/a year. This funding helps to provide vital resources, programs and services such as housing, transportation, education and public safety.

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 October winner is **DOYLE CLAY! CONGRATULATIONS DOYLE!**

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!

HONORING OUR VETERANS

Join the Phoenix Sister Cities Calgary Committee for a breakfast in honor of Veterans Day. (Remembrance Day in Canada). It begins at 8 a.m. on Saturday, Nov. 9, at Deer Valley Airport, 702 W. Deer Valley Road. Breakfast is free for veterans. For more information and tickets, visit the Phoenix Sister Cities web page.

Source: PHX Connect, October 16, 2019

STATEMENT OF OWNERSHIP

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6208 E. DESERT COVE
SCOTTSDALE AZ 85254

Contact Person: MARY DYSINGER FRANKLIN
Telephone (include area code): 602 705 8822

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer):
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AVONDALE AZ 85392

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank)

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KAREN CHRISTINA ANDERSON
P.O. BOX 2464 LITCHFIELD PARK AZ 85340

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)

Full Name	Complete Mailing Address
<u>CITY OF PHOENIX RETIREES ASSOCIATION</u>	<u>11523 W. CYPRUS DR AVONDALE AZ 85392</u>

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box None

Full Name	Complete Mailing Address
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12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one)
 The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
 Has Not Changed During Preceding 12 Months
 Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, July 2014 [Page 1 of 4 (see instructions page 4)] PSN: 7530-01-000-9931 PRIVACY NOTICE: See our privacy policy on www.usps.com.

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15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)			
		<u>2000</u>	<u>1462</u>
b. Paid Circulation (By Mail and Outside the Mail)			
(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	<u>231</u>	<u>223</u>
(2)	Mailed In-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	<u>1674</u>	<u>1234</u>
(3)	Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Classes USPS		
(4)	Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)		
c. Total Paid Circulation (Sum of 15b (1), (2), (3), and (4))		<u>1905</u>	<u>1462</u>
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)			
(1)	Free or Nominal Rate Outside-County Copies Included on PS Form 3541		
(2)	Free or Nominal Rate In-County Copies Included on PS Form 3541		
(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)		
(4)	Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)		
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))			
f. Total Distribution (Sum of 15c and 15e)		<u>1905</u>	<u>1462</u>
g. Copies not Distributed (See Instructions to Publishers #4 (page 83))		<u>95</u>	
h. Total (Sum of 15f and g)		<u>2000</u>	<u>1462</u>
i. Percent Paid (15c divided by 15f times 100)		<u>100%</u>	<u>100%</u>

If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.

UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)

Statement of Ownership, Management, and Circulation

16. Electronic Copy Circulation

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c. Total Print Distribution (Line 15f) + Paid Electronic Copies (Line 16a)			
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c × 100)			

I certify that 80% of all my distributed copies (electronic and print) are paid above a nominal price.

17. Publication of Statement of Ownership
 If the publication is a general publication, publication of this statement is required. Will be printed in the Nov issue of this publication. Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner
Mary Dysinger Franklin
 Treasurer
 Date: 9-18-19

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

STEPS TO CHANGE YOUR FEDERAL & STATE WITHHOLDING IN eCHRIS (CONT)

(Continued from page 4)

After you click on the Company hyperlink, a new screen will appear. Click on the **City of Phx Emp Retirement Plan** hyperlink to change the company.

The **City of Phx Emp Retirement Plan** company will be displayed. Use the scroll bar on the right-hand side of the screen to navigate the page.

The **W-4P Tax Data** section is where you update your taxes for Federal withholding.

The **A-4P Arizona State Tax Data** section is where you update your taxes for State withholding.

Once you've entered your information, click on the **Submit** button.

Enter your login password for eCHRIS then hit **Continue**. This is your electronic signature and it saves your selection.

The next screen states that you have submitted your information successfully. Next, click the **Ok** button. Once the Ok button has been selected, it will bring you back to your tax information page. Depending on the timing of your changes, it may require more than one paycheck for the changes to take effect. **It is recommended that you confirm your tax withholdings on your paycheck to ensure the desired tax withholdings was taken.**

To sign out of eCHRIS, click on the **three horizontal lines** to access the menu. Once the menu comes up, click on **Sign Out** to exit eCHRIS.

If you have any questions or need assistance changing your taxes in eCHRIS, please contact Central Payroll at 602-262-6555. You can also access this information on the COPRA website, phoenixcopra.com.

Provided by: City of Phoenix, Human Resources Department, 10/22/19

IN REMEMBRANCE

Richard Lange	09/03/2019
Dean R. Takvam	09/08/2019
Doris Spicher	09/11/2019
Melissa A Nielson	09/14/2019
Michael Casner	09/18/2019
Sarah Parchert	09/21/2019
Jessie M. Olea	09/21/2019
Warren Newberry	09/21/2019
Odell Daniels	09/25/2019
Rodolfo G. Ramirez	09/28/2019
Erma L. Little	10/05/2019
Ernestine A Valenzuela	10/07/2019
Suzanne Johnson	10/09/2019

CARING.COM

Caring.com is a leading senior care resource for family caregivers seeking information and support as they care for aging parents, spouses and other loved ones. They have been featured by AARP, The Administration for Community Living, The National Legal Resource Center, and Forbes, as well as referenced by many governmental agencies and organizations across the Internet.

The website provides thousands of original articles, helpful tools, comprehensive Senior Living and Senior Care directories, and the collective wisdom of an involved community. Caring.com's carefully researched and expert-reviewed content includes advice from a team of more than 50 trusted leaders in geriatric medicine, law, finance, housing, and other key areas of healthcare and eldercare.

Submitted by: Donna Murray, Community Outreach and Senior Advocate (833) 229-0799

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

NOVEMBER COPRA CHRONICLE

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Dues are \$12.00 per year or \$50 for 5 years
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POSTMASTER

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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